STATE OF WEST VIRGINIA

EIGHTY-SECOND REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of

COMMISSIONER OF BANKING

Years Ending December 31, 1982 and December 31, 1983

THOMAS J. HANSBERRY, Acting Commissioner

STATE OF WEST VIRGINIA

DEPARTMENT OF BANKING

THOMAS J. HANSBERRY
Acting Commissioner of Banking

R. TERRANCE RODGERS
Acting Deputy Commissioner of Banking

K. REID DOLLY
Deputy, Bank Supervision

A. KEVIN THOMAS
Bank Examiner Supervisor

ROSEMARY G. GARRISON
Secretary to the Commissioner

NILANJANA DASCHAUDHURI
Analyst

JEAN TEEL
Assistant Analyst

TAMMIE S. MEANS
Typist

PHYLLIS GOODWIN
Audit Clerk

JACK W. RUNION
Director - Non Bank Financial Institutions

DAVID S. MUDIE
Administrative Assistant

Bank Examiner IV
GEORGE W. MULLINS
WILLIAM W. SABO
TIMOTHY A. PAXTON

Bank Examiner III
OLIN HAWK
GARY PRATT
MARK ANDERSON
JOHN HARLESS
ROSE V. HESTON

Bank Examiner II
AMY S. ROCKIS
PATRICIA J. KELLY
RONALD L. THOMPSON

Bank Examiner I
JAMES G. THOMPSON
CAROLYN MILLS
ROBERT S. GLOTFELTY, JR.
DONALD HUFFMAN

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WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

THOMAS J. HANSBERRY
Acting Commissioner of Banking
Chairman of the Board

MR. DAVID W. ZINN
Charleston Newspapers
1001 Virginia Street, East
Charleston, West Virginia 25301
Phone: 348-4814
Term Ending: 6/30/89
Representing: Public

MR. BRIAN K. WILSON
Route 2, Box 148
Fairmont, West Virginia 26554
Phone:
Term Ending: 6/30/87
Representing: Banks with Assets not greater than $25 million

MR. ROBERT H. BEYMER
President
The Security Bank of Huntington
P. O. Box 7938
Huntington, West Virginia 25779
Phone: 522-8281
Term Ending: 6/30/85
Representing: Banks over $50 million

MR. WILLIAM E. REITER
President
Valley Savings & Loan Company
P. O. Box 4126
Parkersburg, West Virginia 26101
Phone: 424-6300
Term Ending: 6/30/85
Representing: Other Financial Institutions

MR. CLAYMORE ROWLEY
Jackson County Bank
714 Fleming Avenue
Ravenswood, West Virginia 26101
Phone: 273-9351
Term Ending: 6/30/87
Representing: Banks with Assets from $25 million to $50 million

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

Thomas J. Hansberry
Acting Commissioner of Banking
Chairperson of the Board
Mr. Larrie Bailey
Treasurer
State of West Virginia
Building 1, Room EW-141
Charleston, West Virginia 25305
Phone: 348-2284
Statutory Member

Mr. Miles E. Dean
Director
Governor's Office of Economic and
Community Development
Rotunda R-151
Charleston, West Virginia 25305
Phone: 348-0190
Statutory Member

Mr. Donald L. Darling
Acting Dirctor
Consumer Protection Division
Attorney General's Office
1204 Kanawha Boulevard, East
Charleston, West Virginia 25301
Phone: 348-8986
Statutory Member

Mr. B. G. Workman
5202 Sun Valley Drive
Cross Lanes, West Virginia 25313
Phone: 776-5264 or 722-3634
Term Ending: 7/1/85

Mr. Robert Alexander
Dean
College of Business
Marshall University
Huntington, West Virginia 25701
Phone: 696-2316
Statutory Member

Mr. Joseph C. Midkiff
P. O. Box 753
Huntington, West Virginia 25711
Phone: 529-7021
Term Ending: 7/1/87

Mr. Arthur Kraft
Dean, College of Business & Economics
West Virginia University
P. O. Box 6025
Morgantown, West Virginia 26506
Phone: 293-4092
Statutory Member

Mr. Eugene Stump
Vice President
West Virginia Labor Federation
12 Mustang Acres
Parkersburg, West Virginia 26101
Phone: 438-0766 (Home)
295-4105 (Office)
Term Ending: 7/1/87

RECEIPTS AND DISBURSEMENTS FOR FISCAL YEARS ENDING ON DATES INDICATED

RECEIPTS:	6-30-1981	6-30-1982	6-30-83
Banking Institutions	$ 572,324.16	$ 649,355.47	$ 702,495.99
Credit Unions	2,210.00	6,246.23	7,962.50
Foreign Corporations	400.00	.00	600.00
Money Order Companies	900.00	700.00	1,000.00
Banking Laws, etc. - Miscellaneous	3,696.40	792.90	586.10
Structure fees	23,000.00	20,500.00	117,950.00
Supervised lenders and Industrial Loans	49,624.16	24,175.01	38,684.09
TOTAL INCOME	$ 652,154.72	$ 701,769.61	$ 869,278.68
EXPENDITURES:			
Employment Security	$ 3,960.00	$ 8,771.54	$ .00
Office Supplies, Postage	7,079.63	8,025.90	7,619.51
Telephone	10,285.45	17,416.89	20,943.88
Travel Expense	139,595.13	158,144.01	169,639.08
Rental Expense	13,302.11	12,912.36	19,551.22
Machine Rental	7,532.17	14,240.16	20,253.41
Printing	5,995.27	2,057.43	4,780.01
Association Dues	876.00	1,400.00	1,340.00
Professional Services	28,487.10	20,306.00	3,098.95
Workmen's Compensation	639.09	757.22	1,327.81
Miscellaneous	1,514.68	4,991.29	3,584.86
Maintenance Contracts	933.43	2,466.66	1,604.62
TOTAL CURRENT EXPENSE	$ 220,200.06	$ 251,489.46	$ 253,743.35
Personal Services	$ 381,990.43	$ 456,105.89	$ 516,647.60
Equipment	440.00	7,824.50	8,131.92
TOTAL EXPENSES	$ 602,630.49	$ 715,419.85	$ 778,522.87

DEPARTMENTAL REVIEW

During the period between 1863 and 1891 State Banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment February 21, 1901, and continues to function under and by authority of Chapter 31A, of the Code of West Virginia as amended. the following officials served as heads of the State Department of Banking for the years shown:

Name	Title	Year Served
Young, Charles W.	Bank Examiner	1891-1892
Weaver, C. A.	" "	1893-1894
No Record	" "	1895-1898
Wetzel, O. B.	" "	1899-1900
Kefauver, O. B.	" "	1900-1901
Kendall, M. A.	Commissioner of Banking	1901-1905
Mathews, S. V.	" "	1905-1915
Smith, S. Preston	" "	1915-1919
Hill, Joseph S.	" "	1919-1923
Jackson, Naaman	" "	1923-1924
Abbott, Harry A.	" "	1924-1929
Charter, Lathrop R., Jr.	" "	1929-1933
Given, Waltman C.	" "	1933-1934
Ward, George	" "	1934-1940
Brightwell, H. P., Acting	" "	1940-1940
Andrews, R. Carl	" "	1940-1941
Vaughan, H. D.	" "	1941-1942
Locke, A. W.	" "	1942-1947
Hoffman, John H.	" "	1947-1955
Walker, Mrs. Nell W.	" "	1955-1957
Taylor, Donald	" "	1957-1960
Early, Carl B.	" "	1960-1967
Smith, M. W.	" "	1967-1971
Jordan, George B., Jr.	" "	1972-1974
Higgins, W. Lovell, Acting	" "	1974-1975
Jordan, George B., Jr.	" "	1975-1977
Hale, O. B.	" "	1977-1977
Mullen, C. Joe	" "	1977-1979
Higgins, W. Lovell, Acting	" "	1979-1979
Phyllis, Huff Arnold	" "	1979-1983
Thomas J. Hansberry, Acting	" "	1983-1984

ANNUAL REPORT

DEPARTMENT ACTIVITIES

During each calendar year the Commissioner of Banking issues four Calls for reports of condition of State Banks and Trust Companies as of the following dates:

March	31
June	30
September	30
December	31

Two Calls for reports of condition of Industrial Loan Companies, Building and Loan Association, and Credit Unions:

June	30
December	31

Two Calls for reports of condition of Supervised Lenders Licensees:

June	30
December	31

The Department's Examiners participated in and completed the following classes of examination:

	1982	1983
Commercial Banks and Trust Companies	81	86
Industrial Loan Companies	14	38
Building and Loan Associations	-	1
Credit Unions	16	22
Supervised Lenders Licensees	82	70

LEGAL HOLIDAYS IN WEST VIRGINIA

New Year's Day	January 1
Lincoln's Birthday	February 12
Washington's Birthday	Third Monday of February
Memorial Day	Last Monday in May
West Virginia Day	June 20
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday of October
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

Also any election day on which an election is held throughout the State and all days that may be appointed or recommended by the Governor of the State or the President of the United States, as days of Thanksgiving or for the general cessation of business; and when any of said days fall on Sunday, then it shall be proper to observe the succeeding Monday as such holiday.

HOLDING COMPANIES AND SUBSIDIARIES
AS OF MARCH 12, 1984

Holding Companies	Subsidiaries[1]
Allegheny Bankshares, Inc.	Greenbrier Valley Bank
American Bankshares, Inc.	The Bank of War
	Ameribank, Welch
Atlas Towing Company	Mountain State Bank
C.R.N.B. Shares, Inc.	Cherry River National Bank
CB&T Financial Corp.	Community Bank and Trust, N.A.
Centurian Bancorp, Inc.	Charleston National Bank
	Cardinal State Bank, N.A.
	The Citizens National Bank of St. Albans
City Holding Company	City National Bank of Charleston
Commercial Bancshares, Inc.	Commercial Banking & Trust Co.
F & M Holding Company	Farmers & Merchants Bank of Summersville
Financial Future Corporation	First Bank of Ceredo
Financial Management Bancshares of WV, Inc.	Farmers' and Merchant's Bank
	F&M Bank of Suncrest, Inc.
First Banc Securities, Inc.	First National Bank of Morgantown
First Bancorp of Wayne, Inc.	First National Bank of Kenova
First Bankshares, Inc.	The First State Bank
First Community Bancshares, Inc.	Princeton Bank and Trust Co.
	Castle Rock Bank of Pineville
	Upshur National Bank
	Adrian Buckhannon Bank
First Fidelity Bancorp, Inc.	First National Bank in Fairmont
First West Virginia Bancorp, Inc.	First WV Bank, N.A. - Warwood
	First WV Bank, N.A. - Community
Flat Top Bankshares, Inc.	The Flat Top National Bank, Bluefield
Flat Top Bankshares, Inc.	Peoples Bank of Bluewell
Intermountain Bankshares	Kanawha Banking & Trust Co.
Iron City Eagle Coal, Inc.	The Gauley National Bank
James B. Chambers Memorial Association	First National Bank & Trust Co., Wheeling
M & M Financial Corporation	Merchants & Miners National Bank of Oak Hill
Morgan Bancorp, Inc.	Morgan County State Bank, Inc.
National Banc of Commerce, Inc.	National Bank of Commerce
Old National Bancorp, Inc.	The Old National Bank of Martinsburg
Old White Bankshares, Inc.	Bank of White Sulphur Springs
OMB Financial, Inc.	The Oak Mound Bank
One Bancorp of West Virginia, Inc.	First Huntington National Bank
One Valley Bancorp of WV, Inc.	The Security Bank of Huntington
	Kanawha Valley Bank, N.A.
	The Bank of St. Albans
	Citizens National Bank of Martinsburg
	Mercer County Bank
Pocahontas Bankshares Corporation	The First National Bank of Bluefield
Potomac Bancorp, Inc.	The National Bank of Keyser
Raleigh Bankshares, Inc.	Bank of Raleigh
Southern Bankshares, Inc.	Beckley National Bank
State Bancorp, Inc.	Bruceton Bank
	Preston County Bank
Sterling Bancorp, Inc.	The Buffalo Bank
The Ogden Newspapers, Inc.	Half Dollar Trust & Savings Bank
The Wesbanco, Inc.	Wheeling Dollar Savings & Trust Co.

Twentieth Bancorp, Inc.	The Twentieth Street Bank
Union Bancorp of WV, Inc.	Union National Bank of WV
	First National Bank in Philippi
United Bankshares, Inc.	Union Central National Bank
	The Parkersburg National Bank
	Valley Bank
Universal Bancorp	The Bank of Paden City
Wayne Bancorp, Inc.	Wayne County Bank
West Central Bancorp, Inc.	The First National Bank, Spencer
Wood County Bancorporation, Inc.	Wood County Bank

There are 44 holding companies and 61 subsidiaries.

[1] Approved by the Board of Banking.

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

Fifth District

Location	Name of Bank
Bluefield	Valley Bank & Trust Company
Bruceton Mills	Bruceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	Blueville Bank of Grafton
Greenville	Bank of Greenville
Harpers Ferry	Bank of Harpers Ferry
Huntington	Huntington Trust and Savings Bank
Hurricane	Putnam County Bank
Lewisburg	Greenbrier Valley Bank
Mullens	Peoples Bank of Mullens
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	Princeton Bank and Trust Company
Ranson	Blakeley Bank and Trust Company
Spencer	The Traders Bank
St. Albans	Bank of St. Albans
St. Marys	Pleasants County Bank
Summersville	Farmers & Merchants Bank
Union	Bank of Monroe
Wardensville	Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

Fourth District

Sistersville	First Tyler Bank and Trust Company
Wheeling	Half Dollar Trust & Savings Bank
Wheeling	Wheeling Dollar Savings & Trust Company

TOTAL DEPOSITS OF STATE BANKS AND TRUST COMPANIES

		June 30	December 31
1891	49	$ 8,330,896.96	
1892	50	9,418,513.26	
1893	55	9,173,210.89	
1894	56	9,066,980.99	
1895	58	9,698,088.10	
1896	60	10,609,880.96	
1897	68	11,195,954.26	
1898	74	13,069,203.84	
1899	76	16,284,286.99	
1900	89	21,323,927.06	
1901	102	26,782,556.39	
1902	115	32,872,669.70	
1903	148	38,908,768.65	
1904	151	39,718,672.40	
1905	160	44,475,261.76	
1906	172	50,172,070.43	
1907	170	42,217,945.73	
1908	169	49,057,009.66	
1909	177	54,472,082.82	
1910	179	59,198,505.66	
1911	189	62,830,866.93	
1912	191	67,121,377.66	
1913	193	73,744,655.57	
1914	196	76,248,436.90	
1915	194	72,174,645.53	
1916	193	83,745,205.95	
1917	202	112,210,611.06	
1918	207	119,960,032.99	
1919	217	128,932,373.05	
1920	217	154,440,268.50	
1921	226	170,370,924.58	
1922	225	162,196,400.69	
1923	222	186,802,607.79	
1924	225	183,922,397.64	
1925	221	185,809,943.35	
1926	222	191,368,336.94	
1927	217	196,124,549.14	
1928	211	188,973,732.46	
1929	194	183,588,364.19	
1930	179	171,834,408.41	
1931	158	152,246,966.13	
1932	130	118,369,963.91	
1933	106	96,127,697.56	
1934	103	105,705,640.18	
1935	103	112,347,686.41	
1936	106	130,527,814.39	
1937	107	138,156,024.55	
1938	105	129,881,922.07	
1939	103	132,063,704.11	
1940	104	142,706,065.42	
1941	104	161,259,278.21	
1942	103	276,258,917.46	
1943	103	234,274,849.87	
1944	103	287,740,441.45	

1946	103	397,649,285.93	
1947	105	389,488,849.48	
1948	106	421,530,516.50	
1949	105	438,140,787.28	
1950	106	438,050,962.35	
1951	106	445,537,131.66	
1952	107	485,139,520.34	
1953	108	496,003,234.65	
1954	107	487,508,976.67	
1955	107	492,254,844.78	
1956	105	515,571,801.85	
1957	106	530,944,174.68	
1958	106	543,899,522.02	
1959	107	546,075,415.61	
1960	106	577,165,334.45	
1961	105	599,958,605.59	
1962	104	629,094,484.52	
1963	106	695,293,891.64	
1964	106	735,200,603.15	
1965	107	806,117,555.58	
1966	108	901,612,306.07	
1967	111	982,561,500.64	
1968	115	1,027,946,457.41	
1969	115	1,201,452,391.52	
1970	115	1,318,477,442.38	
1971	115	1,572,202,374.46	
1972	113	1,668,089,125.48	
1973	115	1,890,623,965.63	
1974	114	2,122,776,501.17	
1975	115	2,181,542,896.13	
1976	118	2,478,472,000.00	
1977	118	2,823,225,000.00	
1978	121	3,117,639,000.00	
1979	126	3,396,176,000.00	
1980	127	3,654,510,000.00	3,822,250,000.00
1981	128	3,956,008,000.00	4,168,495.000.00
1982	130	4,472,403,000.00	4,473,055.000.00
1983	129	4,671,595,000.00	4,762,043.000.00

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates indicated
As Compiled by the Commissioner of Banking

($ in thousands)

	12-31-82 130	12-31-83 129	Change + or - 1 -	
ASSETS				
Cash and due from banks	379,017	326,910	52,107	-
U. S. Treasury securities	502,972	806,773	303,801	+
Obligations of other U. S. Government agencies and corporations	675,719	688,349	12,630	+
Obligations of States and political subdivisions	636,522	640,385	3,863	+
Other bonds, notes and debentures	23,931	19,353	4,578	-
Federal Reserve stock and corporate stock	-0-	929	929	+
Trading account securities	-0-	383	383	+
Federal funds sold	376,889	302,767	74,122	-
Loans, net of unearned income and reserves for possible loan losses	2,355,696	2,442,130	86,434	+
Direct lease financing	1,411	1,116	295	-
Bank premises, furniture and fixtures	106,763	107,223	460	+
Real estate owned other than bank premises	10,112	16,510	6,398	+
Investments in unconsolidated subsidiaries and associated companies	-0-	63	63	+
Other assets	90,011	89,951	60	-
TOTAL ASSETS	5,159,043	5,442,842	283,799	+
LIABILITIES				
Deposits of individuals, partnerships and corporation	4,250,777	4,561,208	310,431	+
Deposits of United States Government	4,491	7,334	2,843	+
Deposits of states and political subdivisions	179,299	155,695	23,604	-
Deposits of foreign governments	-0-	-0-	-0-	
Deposits of commercial banks	4,139	3,771	368	-
Certified and officers' checks	34,349	34,035	314	-
TOTAL DEPOSITS	4,473,055	4,762,043	288,988	+
Federal funds purchased	147,182	119,037	28,145	-
Interested-bearing demand notes issued to U. S. Treasury	-0-	4,504	4,504	+
Other liabilities for borrowed money	19,790	16,202	3,588	-
Mortgage indebtedness	2,426	2,802	376	+
Acceptance executed and outstanding	-0-	-0-	-0-	
Other liabilities	75,087	65,666	9,421	-
TOTAL LIABILITIES	4,717,540	4,970,254	252,714	+
Subordinated notes and debentures	2,140	1,160	980	-
Common stock	71,937	72,970	1,033	+
Surplus	134,821	139,121	4,300	+
Undivided profits	232,605	255,022	22,417	+
Reserve for contingencies and other capital reserves	-0-	4,315	4,315	+
TOTAL EQUITY CAPITAL	439,363	471,428	32,065	+
TOTAL CAPITAL ACCOUNTS	441,503	472,588	31,085	+
TOTAL LIABILITIES	5,159,043	5,442,842	283,799	+

COMPARATIVE ABSTRACT

CONSOLIDATED REPORT OF INCOME
TWELVE MONTHS ENDING DECEMBER 31, 1983 AND DECEMBER 31, 1982
OF STATE BANKS IN WEST VIRGINIA

	12-31-82 130	% of Total	12-31-83 129	% of Total
OPERATING INCOME				
Interest and fees on loans	307.506	53.20	295,091	52.34
Interest on balance with depository institutions	17,485	3.03	9,572	1.70
Income on Federal funds	47,176	8.16	33,324	5.91
Interest on other deposits	138,254	23.92	157,115	27.86
Interest on obligations of SCM	41,257	7.14	43,928	7.79
Interest on other bonds, notes and debentures	2,417	.42	1,161	.21
Dividends on stock	111	.02	.58	.01
Income from lease financing	215	.04	231	.04
Income from fiduciary activities	2,850	.49	3,033	.54
Service charges	9,222	1.60	9,499	1.68
Other operating income	11,483	1.98	10,834	1.92
Total operating income	577,976	100.00	563,846	100.00
OPERATING EXPENSES				
Salaries and employee benefits	67,609	12.70	71,903	14.35
Interest on CD's - $100,000 or more	42,763	8.03	29,297	5.85
Interest on other deposits	311,780	58.56	296,877	59.26
Expense of Federal funds purchased	19,488	3.66	11,783	2.35
Interest on notes and borrowed money	2,190	.41	1,586	.32
Interest on subordinated notes and debentures	184	.03	143	.03
Net occupancy expense	22,193	4.17	23,358	4.66
Provision for possible loan losses	16,720	3.14	12,965	2.59
Other operating expenses	49,459	9.30	53,045	10.59
Total operating expenses	532,386	100.00	500,957	100.00
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	45,590		62,889	
APPLICABLE INCOME TAXES	2,595		8,494	
INCOME BEFORE SECURITIES GAINS OR LOSSES	42,995		54,395	
Securities gains (losses), Gross	(3,588)		(3,838)	
Applicable income taxes	(1,682)		(1,617)	
Securities gains (losses), Net	(1,906)		(2,221)	
NET INCOME	41,089		52,174	
Income before extraordinary items	41,089		52,174	
Extraordinary items, Net of tax effect	(26)		(184)	
NET INCOME	41,063		51,990	

INFORMATION CONCERNING TRUST DEPARTMENTS OF THIRTY STATE BANKS AND TRUST COMPANIES EXERCISING FIDUCIARY POWERS

	12-31-82	12-31-83
Number of trust accounts	5,811	6,410
Total trust department assets	$ 673,377,002.29	$ 715,229,685.96
Trust department gross income (last 12 months)	$ 2,884,548.34	$ 3,116,409.94
Trust department expense (actual or estimated for the last 12 months)	$ 1,948,968.81	$ 2,272,279.05
Net profit	$ 935,579.53	$ 844,130.89

Information Concerning State Banks and Trust Companies

For Years 1982 - 1983

Dollar Security Bank, South Charleston changed name to 2nd Avenue Bank of South Charleston effective May 3, 1982.

Guaranty Bank, Charleston changed name to Ameribank, Charleston effective November 1, 1982.

Ameribank, Welch, opened for business August 1, 1983.

Bank of Harpers Ferry, merged into Bank of Charles Town, Charles Town effective October 1, 1983.

Bank of Dunbar, Dunbar merged into Parkersburg National Bank effective October 11, 1983. Now operating as a branch bank.

OFFICIAL NOTIFICATION

FLOATING MORTGAGE CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

Also Pursuant to the provisions of §31A-4-30a of the West Virginia Code, the Commissioner of Banking has ordered a maximum rate of interest on loans of money made by persons or by banks chartered under state law in the Fourth and Fifth Federal Reserve Districts as follows until the discount rates now in effect change:

Floating Mortgage Rate	Discount + 1%	
June, 1978	9.75% per year	
July, 1978	10.00% per year	
August, 1978	10.00% per year	
September, 1978	10.25% per year	
October, 1978	10.00% per year	
November, 1978	10.00% per year	
December, 1978	10.25% per year	
January, 1979	10.25% per year	
February, 1979	10.50% per year	
March, 1979	10.50% per year	
April, 1979	10.50% per year	
May, 1979	10.50% per year	
June, 1979	10.50% per year	
July, 1979	10.50% per year	
August, 1979	10.50% per year	
September, 1979	10.50% per year	
October, 1979	10.50% per year	
November, 1979	10.75% per year	
December, 1979	11.50% per year	
January, 1980	11.75% per year	
February, 1980	11.75% per year	
March, 1980	12.25% per year	
April, 1980	13.75% per year	
May, 1980	14.00% per year	13% per year (5/29/80)
June, 1980	12.75% per year	12% per year (6/13/80)
July, 1980	12.00% per year	11% per year (7/28/80)
August, 1980	11.25% per year	
September, 1980	11.75% per year	12% per year (9/26/80)
October, 1980	12.50% per year	
November, 1980	13.00% per year	13% per year (11/17/80)
December, 1980	13.25% per year	14% per year (12/5/80)
January, 1981	14.00% per year	
February, 1981	14.00% per year	
March, 1981	13.75% per year	
April, 1981	14.50% per year	
May, 1981	14.25% per year	15% per year (5/5/81)
June, 1981	14.75% per year	
July, 1981	15.25% per year	
August, 1981	14.50% per year	
September, 1981	15.25% per year	
October, 1981	15.75% per year	
November, 1981	16.25% per year	
December, 1981	16.25% per year	14% per year (11/2/81) 13% per year (12/4/81)
December, 1982	12.50% per year	
December, 1983	13.25% per year	

ATHENS, BANK OF ATHENS

President, G. B. Scyphers — Cashier, A. G. Hill

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	120	120
Surplus	500	500
Undivided Profits	798	1,101
Deposits	16,942	19,520
Loans & Discounts	5,692	6,302
Cash & Due from Banks	3,134	2,183
Investment Securities	5,234	9,341
TOTAL ASSETS	18,360	21,554

BARBOURSVILLE, THE FIRST STATE BANK

President, P. J. Vallandingham — Cashier, Robert Jackson Dilley

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	337	425
Surplus	105	517
Undivided Profits	1,344	1,478
Deposits	26,312	28,031
Loans & Discounts	18,896	16,459
Cash & Due from Banks	1,234	1,924
Investment Securities	5,836	9,237
TOTAL ASSETS	29,363	31,136

BECKLEY, BANK OF RALEIGH

President, A. M. Tieche — Cashier, E. N. Pugh

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	966	969
Surplus	6,435	6,454
Undivided Profits	6,696	8,196
Deposits	146,523	154,993
Loans & Discounts	83,657	80,237
Cash & Due from Banks	7,431	6,414
Investment Securities	64,910	79,448
TOTAL ASSETS	172,769	182,575

BECKLEY, CARDINAL STATE BANK

President, Albert J. Dye — Cashier, Ruth Loving

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	525	525
Surplus	1,204	1,204
Undivided Profits	2,244	2,617
Deposits	32,288	34,416
Loans & Discounts	22,998	25,923
Cash & Due from Banks	5,095	3,848
Investment Securities	6,658	7,635
TOTAL ASSETS	37,428	39,806

BELINGTON, BANK OF BELINGTON

President, I. I. Pitensberger — Cashier, Charles C. Stalnaker

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	629	630
Surplus	1,000	1,004
Undivided Profits	433	756
Deposits	21,684	24,826
Loans & Discounts	15,998	19,218
Cash & Due from Banks	808	969
Investment Securities	4,681	5,783
TOTAL ASSETS	24,708	28,039

BERKELEY SPRINGS, MORGAN COUNTY STATE BANK

President, A. E. Goldstrom — Cashier, E. Richard Ambrose

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	200	200
Undivided Profits	98	128
Deposits	5,513	7,521
Loans & Discounts	4,146	5,068
Cash & Due from Banks	503	1,164
Investment Securities	172	1,166
TOTAL ASSETS	6,368	8,423

BLUEFIELD, THE COMMERCIAL BANK OF BLUEFIELD

President, Robert W. Moore

Cashier, Duane L. Davis

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	600	600
Surplus	1,000	1,000
Undivided Profits	1,439	1,637
Deposits	33,439	34,184
Loans & Discounts	20,512	20,841
Cash & Due from Banks	2,533	1,365
Investment Securities	11,601	12,456
TOTAL ASSETS	37,059	37,970

BLUEFIELD, VALLEY BANK & TRUST COMPANY

President, M. Douglas Hodges

Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	750	750
Surplus	375	375
Undivided Profits	85	48
Deposits	8,037	8,217
Loans & Discounts	4,541	5,550
Cash & Due from Banks	983	921
Investment Securities	3,681	2,858
TOTAL ASSETS	10,288	10,066

BLUEFIELD, PEOPLES BANK OF BLUEWELL

President, D. E. Walters

Cashier, Nora Belle Pasley

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	300	300
Surplus	300	300
Undivided Profits	1,540	1,721
Deposits	23,334	24,757
Loans & Discounts	11,287	11,973
Cash & Due from Banks	1,295	1,984
Investment Securities	10,533	10,653
TOTAL ASSETS	25,902	27,510

BRIDGEPORT, BRIDGEPORT BANK

President, Charles W. Morrow — Cashier, H. W. Hartmen, Jr.

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	700	700
Surplus	750	750
Undivided Profits	884	1,067
Deposits	29,809	32,174
Loans & Discounts	11,252	12,936
Cash & Due from Banks	1,261	1,543
Investment Securities	15,274	17,248
TOTAL ASSETS	32,647	35,396

BRUCETON MILLS, BRUCETON BANK

President, Ward Thomas — Cashier, Loretta Christopher

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	266	266
Surplus	1,234	1,234
Undivided Profits	1,502	1,770
Deposits	33,686	41,263
Loans & Discounts	17,243	22,120
Cash & Due from Banks	1,229	1,728
Investment Securities	17,560	19,593
TOTAL ASSETS	38,513	45,285

BUCKHANNON, ADRIAN BUCKHANNON BANK

President, Larry A. Garner — Cashier, Stephen R. Smith

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	260	260
Surplus	1,500	1,500
Undivided Profits	968	(36)
Deposits	59,170	49,539
Loans & Discounts	32,466	25,828
Cash & Due from Banks	2,379	1,714
Investment Securities	17,616	17,485
TOTAL ASSETS	63,017	52,159

CAIRO, FARMERS AND MERCHANTS BANK OF CAIRO

President, Carl A. Propes

Cashier, Donna L. Washburn

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	25	25
Surplus	300	300
Undivided Profits	359	407
Deposits	5,353	5,572
Loans & Discounts	2,947	3,767
Cash & Due from Banks	191	194
Investment Securities	2,647	2,661
TOTAL ASSETS	6,158	6,755

CEREDO, FIRST BANK OF CEREDO

President, Floyd H. Stark

Cashier, J. Richard Stark

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	547	652
Surplus	2,809	3,739
Undivided Profits	2,270	2,551
Deposits	86,598	87,038
Loans & Discounts	50,359	50,680
Cash & Due from Banks	14,691	11,048
Investment Securities	20,370	25,512
TOTAL ASSETS	98,284	98,709

CHAPMANVILLE, BANK OF CHAPMANVILLE

President, Daniel W. Rhodes

Cashier, Jo Ann Farmer

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	600	600
Surplus	450	450
Undivided Profits	651	899
Deposits	10,555	12,903
Loans & Discounts	4,645	7,421
Cash & Due from Banks	1,453	1,103
Investment Securities	4,964	5,681
TOTAL ASSETS	12,391	15,238

CHARLESTON, BANK OF WEST VIRGINIA

President, Thomas E. Neal — Cashier, C. D. Mason

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	512	512
Surplus	3,000	3,000
Undivided Profits	7,303	7,979
Deposits	96,531	105,731
Loans & Discounts	53,597	57,168
Cash & Due from Banks	4,915	4,592
Investment Securities	43,991	49,236
TOTAL ASSETS	110,861	119,543

CHARLESTON, AMERIBANK, CHARLESTON

President, James M. Sutton — Cashier, Rena L. Morrison

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	302	302
Surplus	523	523
Undivided Profits	416	462
Deposits	9,156	9,101
Loans & Discounts	6,057	6,057
Cash & Due from Banks	997	833
Investment Securities	1,815	1,013
TOTAL ASSETS	10,511	10,495

CHARLESTON, SOUTH HILLS BANK

President, Larry L. Dawson — Cashier, Roger T. Nelson

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	350	350
Surplus	350	350
Undivided Profits	1,065	1,361
Deposits	19,464	22,857
Loans & Discounts	8,632	9,467
Cash & Due from Banks	1,024	1,370
Investment Securities	9,772	11,889
TOTAL ASSETS	21,748	25,697

CHARLES TOWN, THE BANK OF CHARLES TOWN

President, Donald S. Smith — Cashier, Donald S. Smith

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	600	600
Surplus	1,000	1,350
Undivided Profits	2,217	3,015
Deposits	41,838	57,786
Loans & Discounts	21,032	28,934
Cash & Due from Banks	1,665	4,706
Investment Securities	19,869	26,479
TOTAL ASSETS	46,272	63,520

CHARLES TOWN, PEOPLES BANK OF CHARLES TOWN

President, John H. K. Christman — Cashier, Jack F. Scott

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	220	220
Surplus	400	400
Undivided Profits	1,776	2,079
Deposits	25,831	29,556
Loans & Discounts	14,941	15,656
Cash & Due from Banks	1,183	1,070
Investment Securities	9,717	10,115
TOTAL ASSETS	29,688	32,994

CLARKSBURG, CLARKSBURG COMMUNITY BANK

President, David E. Brock — Cashier, E. Sue Dixon

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	577	577
Surplus	577	577
Undivided Profits	576	691
Deposits	22,827	24,856
Loans & Discounts	11,786	13,864
Cash & Due from Banks	1,093	1,034
Investment Securities	9,797	11,209
TOTAL ASSETS	24,750	26,956

CLARKSBURG, THE LOWNDES BANK

President, John G. Hanner — Cashier, J. Harvey Tucker

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	2,996	2,996
Surplus	3,104	3,104
Undivided Profits	4,152	4,719
Deposits	134,115	139,163
Loans & Discounts	92,020	87,108
Cash & Due from Banks	13,133	9,122
Investment Securities	35,734	54,013
TOTAL ASSETS	161,709	165,494

CLARKSBURG, THE OAK MOUND BANK

President, James M. Yarbrough — Cashier, James L. Shiflet

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	400	400
Surplus	600	600
Undivided Profits	275	366
Deposits	10,357	11,286
Loans & Discounts	3,882	5,824
Cash & Due from Banks	3,394	2,926
Investment Securities	3,140	3,442
TOTAL ASSETS	11,829	12,792

CLAY, CLAY COUNTY BANK

President, W. Murray Smith — Cashier, J. D. Morris

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	1,870	2,442
Deposits	24,607	26,069
Loans & Discounts	10,419	10,278
Cash & Due from Banks	1,650	2,839
Investment Securities	11,520	12,651
TOTAL ASSETS	27,980	30,268

CLENDENIN, FARMERS AND CITIZENS STATE BANK

President, David Abbott — Cashier, W. A. Settle

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	294	294
Surplus	276	276
Undivided Profits	1,785	2,058
Deposits	27,344	30,010
Loans & Discounts	10,770	12,568
Cash & Due from Banks	1,146	1,589
Investment Securities	14,612	17,233
TOTAL ASSETS	30,097	33,016

CROSS LANES, THE BANK OF CROSS LANES

President, Guy Erwin — Cashier, Joslyn Truett

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	679	679
Surplus	295	295
Undivided Profits	643	598
Deposits	20,991	22,982
Loans & Discounts	12,330	16,312
Cash & Due from Banks	2,163	1,603
Investment Securities	6,471	6,105
TOTAL ASSETS	23,473	25,331

DANVILLE, THE BANK OF DANVILLE

President, C. C. White — Cashier, Deborah K. Laurent

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	566	572
Surplus	1,000	1,042
Undivided Profits	3,536	4,432
Deposits	41,413	41,537
Loans & Discounts	23,924	25,052
Cash & Due from Banks	6,011	4,842
Investment Securities	14,885	16,553
TOTAL ASSETS	48,015	48,511

President, Gary Ellis — Cashier, David A. Norman

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	600	Became a
Surplus	1,800	branch of
Undivided Profits	3,081	PNB
Deposits	69,121	
Loans & Discounts	35,573	
Cash & Due from Banks	17,064	
Investment Securities	19,122	
TOTAL ASSETS	76,103	

DUNBAR, COMMUNITY BANKING & SAVINGS COMPANY

President, Bill R. Russell — Cashier, Norman M. Hamra

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	200	200
Surplus	200	410
Undivided Profits	706	705
Deposits	11,791	14,587
Loans & Discounts	5,469	7,181
Cash & Due from Banks	703	777
Investment Securities	6,709	8,017
TOTAL ASSETS	13,914	16,736

ELEANOR, THE BUFFALO BANK

President, Anna Belle Brown — Cashier, Winston C. Brown

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	50	50
Surplus	200	200
Undivided Profits	2,692	2,858
Deposits	19,736	23,388
Loans & Discounts	10,185	13,525
Cash & Due from Banks	1,138	1,243
Investment Securities	7,582	10,604
TOTAL ASSETS	22,678	25,949

ELIZABETH, WIRT COUNTY BANK

President, Noble G. Busch

Cashier, Larry W. Sullivan

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	200	200
Surplus	400	1,000
Undivided Profits	1,173	763
Deposits	11,650	13,531
Loans & Discounts	5,050	6,157
Cash & Due from Banks	654	726
Investment Securities	6,908	7,131
TOTAL ASSETS	13,530	15,593

ELKINS, DAVIS TRUST COMPANY

President, Ralph E. Wilmoth

Cashier, Robert N. Skinner

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	2,000	2,000
Surplus	1,000	1,000
Undivided Profits	1,590	1,996
Deposits	52,029	57,050
Loans & Discounts	26,659	28,764
Cash & Due from Banks	1,541	1,844
Investment Securities	19,289	22,098
TOTAL ASSETS	57,224	62,611

FAIRMONT, THE SECURITY BANK

President, George Varkonda

Cashier, Bernard F. Vingle

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	100
Surplus	100	100
Undivided Profits	601	592
Deposits	9,162	9,123
Loans & Discounts	4,693	4,750
Cash & Due from Banks	337	362
Investment Securities	594	2,300
TOTAL ASSETS	9,974	10,805

FAIRVIEW, THE BANK OF WADESTOWN

President, Brian K. Wilson — Cashier, Craig E. Morris

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	100
Surplus	500	500
Undivided Profits	772	954
Deposits	13,139	17,748
Loans & Discounts	4,056	4,102
Cash & Due from Banks	677	1,813
Investment Securities	8,397	10,740
TOTAL ASSETS	15,788	19,904

FOLLANSBEE, BANK OF FOLLANSBEE

President, — Cashier, Jeffrey G. Quillen

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	50	50
Surplus	150	150
Undivided Profits	632	707
Deposits	6,783	7,564
Loans & Discounts	2,330	2,986
Cash & Due from Banks	423	391
Investment Securities	4,324	4,679
TOTAL ASSETS	7,748	8,595

FRANKLIN, PENDLETON COUNTY BANK

President, Richard Homan — Cashier, Wilmer E. Botkin

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	75	75
Surplus	750	750
Undivided Profits	3,257	3,841
Deposits	36,470	40,375
Loans & Discounts	19,045	20,711
Cash & Due from Banks	1,136	1,293
Investment Securities	16,711	18,444
TOTAL ASSETS	40,954	45,401

GASSAWAY, BANK OF GASSAWAY

President, Harry L. Wright

Cashier, Jimmy H. McQuain

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,000	1,000
Surplus	2,000	2,000
Undivided Profits	1,972	2,659
Deposits	36,725	39,962
Loans & Discounts	17,802	18,362
Cash & Due from Banks	2,593	2,529
Investment Securities	20,181	23,201
TOTAL ASSETS	42,586	46,236

GILBERT, GILBERT BANK AND TRUST COMPANY

President, Carl B. Lambert, Jr.

Cashier, Janice Miller

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	450	450
Surplus	1,300	1,300
Undivided Profits	1,559	2,380
Deposits	42,895	45,717
Loans & Discounts	17,817	21,600
Cash & Due from Banks	5,364	2,828
Investment Securities	22,081	22,979
TOTAL ASSETS	48,586	51,458

GLENVILLE, KANAWHA UNION BANK

President, Jack V. Stalnaker

Cashier, Martha L. Harold

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	480	480
Surplus	1,020	1,020
Undivided Profits	3,885	4,876
Deposits	47,357	51,353
Loans & Discounts	28,318	28,081
Cash & Due from Banks	2,348	3,823
Investment Securities	19,948	22,356
TOTAL ASSETS	55,756	59,576

GRAFTON, THE BLUEVILLE BANK OF GRAFTON

President, Glen Harmon Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,477	1,624
Surplus	1,220	1,220
Undivided Profits	1,199	1,770
Deposits	53,071	54,992
Loans & Discounts	31,362	36,849
Cash & Due from Banks	10,165	4,113
Investment Securities	13,763	17,711
TOTAL ASSETS	58,699	61,358

GRANTSVILLE, THE CALHOUN COUNTY BANK

President, Donald W. Morris Cashier, Glen V. Fowler

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	304	304
Surplus	529	529
Undivided Profits	1,806	2,173
Deposits	34,314	34,755
Loans & Discounts	21,308	22,987
Cash & Due from Banks	3,013	1,080
Investment Securities	7,098	10,010
TOTAL ASSETS	37,261	38,025

GREENVILLE, BANK OF GREENVILLE

President, Harold G. Dowdy Cashier, Curtis Ballard

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	48	48
Surplus	220	220
Undivided Profits	316	341
Deposits	5,231	5,888
Loans & Discounts	2,893	3,375
Cash & Due from Banks	239	443
Investment Securities	1,989	2,132
TOTAL ASSETS	5,815	6,497

HARMON, THE STOCKMAN BANK OF HARMON

President, Gary R. Cooper — Cashier, Gary R. Cooper

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	25	25
Surplus	200	200
Undivided Profits	527	595
Deposits	4,972	5,147
Loans & Discounts	2,416	3,391
Cash & Due from Banks	1,142	1,094
Investment Securities	1,381	1,029
TOTAL ASSETS	5,723	5,970

HARPERS FERRY, BANK OF HARPERS FERRY

President, J. Donald Eackles — Cashier, Charles Wm. LeMaster

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	200	Became a
Surplus	200	branch of
Undivided Profits	428	Bank of
Deposits	6,570	Charles Town
Loans & Discounts	3,857	
Cash & Due from Banks	387	
Investment Securities	2,164	
TOTAL ASSETS	7,521	

HARRISVILLE, THE UNION BANK OF HARRISVILLE

President, H. G. Hardbarger — Cashier, Enos E. McDougal

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	400	400
Surplus	1,000	1,000
Undivided Profits	1,087	1,742
Deposits	23,024	25,599
Loans & Discounts	10,097	12,023
Cash & Due from Banks	2,540	2,126
Investment Securities	7,323	13,572
TOTAL ASSETS	26,873	29,902

HUNDRED, BANK OF HUNDRED

President, C. C. Spitznogle — Cashier, Gene Davisson

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	100
Surplus	700	700
Undivided Profits	1,895	2,379
Deposits	18,418	19,734
Loans & Discounts	6,744	7,239
Cash & Due from Banks	1,051	1,280
Investment Securities	11,425	12,281
TOTAL ASSETS	21,113	23,349

HUNTINGTON, HUNTINGTON TRUST AND SAVINGS BANK

President, L. Thomas Bulla — Cashier, R. L. Hardwick

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	750	750
Surplus	2,000	2,000
Undivided Profits	3,041	3,522
Deposits	68,649	71,815
Loans & Discounts	38,072	42,610
Cash & Due from Banks	9,294	5,770
Investment Securities	23,326	30,824
TOTAL ASSETS	78,465	82,945

HUNTINGTON, THE SECURITY BANK OF HUNTINGTON

President, Robert H. Beymer — Cashier, Mark W. DeLauter

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	550	700
Surplus	1,450	1,700
Undivided Profits	4,270	4,459
Deposits	91,942	105,892
Loans & Discounts	56,694	62,720
Cash & Due from Banks	18,912	9,542
Investment Securities	28,606	43,868
TOTAL ASSETS	113,271	123,244

HUNTINGTON, THE TWENTIETH STREET BANK

President, L. R. Smith — Cashier, C. E. Fry

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,500	1,500
Surplus	7,500	7,500
Undivided Profits	2,121	2,985
Deposits	126,134	131,965
Loans & Discounts	50,096	44,499
Cash & Due from Banks	12,665	11,999
Investment Securities	55,925	79,188
TOTAL ASSETS	140,574	150,113

HURRICANE, PUTNAM COUNTY BANK

President, J. R. Wilson — Cashier, Gary Sargent

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	300	300
Surplus	1,000	1,000
Undivided Profits	4,834	5,860
Deposits	66,258	80,587
Loans & Discounts	35,086	35,284
Cash & Due from Banks	4,289	6,890
Investment Securities	27,599	41,165
TOTAL ASSETS	73,327	88,252

IAEGER, THE BANK OF IAEGER

President, A. J. Signaigo — Cashier, Donald P. Morgan

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	3,261	3,680
Deposits	20,056	22,207
Loans & Discounts	6,055	5,448
Cash & Due from Banks	2,037	2,063
Investment Securities	15,696	18,648
TOTAL ASSETS	25,147	27,584

KEYSER, FARMERS AND MERCHANTS BANK OF KEYSER

President, N. Howard Rogers — Cashier, Glen A. Ryan

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,287	1,287
Surplus	1,091	1,091
Undivided Profits	1,767	2,045
Deposits	44,435	44,664
Loans & Discounts	23,343	22,717
Cash & Due from Banks	1,581	2,164
Investment Securities	18,110	20,774
TOTAL ASSETS	49,476	49,710

LAVALETTE, LAVALETTE STATE BANK

President, Auxier L. Marcum — Cashier, Glenna A. Staley

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	570	570
Surplus	428	428
Undivided Profits	464	436
Deposits	5,201	9,469
Loans & Discounts	1,322	2,168
Cash & Due from Banks	454	393
Investment Securities	3,249	6,832
TOTAL ASSETS	6,728	10,983

LEWISBURG, GREENBRIER VALLEY BANK

President, Philip L. McLaughlin — Cashier, Mrs. Corrine P. Grizzel

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	365	365
Surplus	557	557
Undivided Profits	2,053	2,517
Deposits	34,588	37,390
Loans & Discounts	20,883	25,306
Cash & Due from Banks	1,653	1,626
Investment Securities	12,102	12,190
TOTAL ASSETS	38,868	41,928

LOGAN, LOGAN BANK & TRUST COMPANY

President, Frank Oakley — Cashier, Herman McCrary

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	3,156	3,576
Deposits	39,056	36,358
Loans & Discounts	19,524	19,969
Cash & Due from Banks	2,989	2,380
Investment Securities	14,684	15,641
TOTAL ASSETS	44,366	42,045

LOST CREEK, THE HARRISON COUNTY BANK

President, Issac H. Maxwell — Cashier, Carol A. Nay

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	160	160
Surplus	900	900
Undivided Profits	1,080	1,476
Deposits	20,448	23,443
Loans & Discounts	9,833	10,697
Cash & Due from Banks	1,409	2,132
Investment Securities	9,287	11,387
TOTAL ASSETS	22,603	26,236

MAN, THE BANK OF MAN

President, Oscar W. Sellars — Cashier, Charles G. Ellis

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	225	225
Surplus	400	400
Undivided Profits	3,403	3,980
Deposits	34,924	37,933
Loans & Discounts	13,011	14,530
Cash & Due from Banks	2,875	3,453
Investment Securities	17,352	19,611
TOTAL ASSETS	40,118	43,903

MANNINGTON, FIRST EXCHANGE BANK

President, A. Dale Poling — Cashier, Gerald C. Snider

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	100
Surplus	1,100	1,100
Undivided Profits	883	1,163
Deposits	26,796	30,162
Loans & Discounts	13,659	16,107
Cash & Due from Banks	1,698	1,313
Investment Securities	9,638	12,024
TOTAL ASSETS	29,349	32,951

MARLINTON, BANK OF MARLINTON

President, Harry L. Sheets — Cashier, Melvin Lee Anderson

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	200	200
Surplus	300	300
Undivided Profits	1,620	2,204
Deposits	22,982	25,244
Loans & Discounts	7,837	8,428
Cash & Due from Banks	1,241	1,946
Investment Securities	14,744	15,890
TOTAL ASSETS	25,102	28,450

MARTINSBURG, MERCHANTS & FARMERS BANK

President, J. L. Nadenbousch — Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	200	800
Surplus	1,000	1,000
Undivided Profits	1,321	958
Deposits	33,724	37,769
Loans & Discounts	16,912	14,344
Cash & Due from Banks	1,870	3,081
Investment Securities	14,096	18,450
TOTAL ASSETS	36,777	41,088

McMECHEN, THE BANK OF McMECHEN

President, W. G. Summers

Cashier, Linda Miller

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	594	594
Surplus	300	300
Undivided Profits	466	551
Deposits	16,072	16,679
Loans & Discounts	6,516	6,792
Cash & Due from Banks	1,234	828
Investment Securities	8,007	9,800
TOTAL ASSETS	17,758	18,484

MIDDLEBOURNE, TYLER COUNTY BANK

President, Gary R. Davis

Cashier, Patricia G. Mason

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	100
Surplus	150	150
Undivided Profits	954	1,305
Deposits	14,688	15,089
Loans & Discounts	6,318	6,681
Cash & Due from Banks	728	984
Investment Securities	7,255	7,137
TOTAL ASSETS	16,033	16,831

MILL CREEK, BANK OF MILL CREEK

President, James E. Wallace

Cashier, Andrew T. Doig

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	100
Surplus	200	200
Undivided Profits	908	1,018
Deposits	13,930	16,063
Loans & Discounts	6,464	8,234
Cash & Due from Banks	1,442	2,363
Investment Securities	5,286	6,953
TOTAL ASSETS	15,280	18,032

MILTON, BANK OF MILTON

President, Harold E. Jackson — Cashier, Katherine C. Windsor

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	1,1000	1,000
Undivided Profits	2,874	3,350
Deposits	32,829	36,453
Loans & Discounts	17,741	20,632
Cash & Due from Banks	2,219	3,330
Investment Securities	12,807	14,710
TOTAL ASSETS	37,742	41,993

MILTON, MILTON TRI—COUNTY BANK

President, Darrell Clagg — Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	400	400
Surplus	200	200
Undivided Profits	(113)	(123)
Deposits	5,497	6,155
Loans & Discounts	3,193	4,656
Cash & Due from Banks	516	831
Investment Securities	700	400
TOTAL ASSETS	6,075	6,742

MORGANTOWN, CITIZENS INDUSTRIAL FINANCING CORPORATION

President, James R. Camp — Cashier, Joseph C. Camp

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	200	200
Surplus	1,000	1,000
Undivided Profits	671	866
Deposits	9,947	11,892
Loans & Discounts	9,248	11,649
Cash & Due from Banks	1,090	991
Investment Securities	497	972
TOTAL ASSETS	14,982	14,535

MORGANTOWN, FARMERS & MERCHANTS BANK

President, Herold Baughmann — Cashier, Gary Bebout

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	2,052	1,999
Surplus	3,702	3,544
Undivided Profits	4,746	3,529
Deposits	104,353	120,617
Loans & Discounts	53,229	59,446
Cash & Due from Banks	13,158	9,862
Investment Securities	57,548	58,548
TOTAL ASSETS	133,099	147,745

MOUNDSVILLE, MERCANTILE BANKING AND TRUST COMPANY

President, C. Michael Blair — Cashier, Dale D. Knutsen, Jr.

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	2,000	2,000
Surplus	1,100	1,100
Undivided Profits	3,179	3,606
Deposits	60,195	68,538
Loans & Discounts	26,271	27,963
Cash & Due from Banks	3,329	2,623
Investment Securities	33,096	38,689
TOTAL ASSETS	68,418	76,287

MOUNT HOPE, BANK OF MOUNT HOPE

President, Alan L. Susman — Cashier, Donald G. Mitchell

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,027	1,205
Surplus	881	1,165
Undivided Profits	(44)	(549)
Deposits	23,112	23,534
Loans & Discounts	13,245	12,395
Cash & Due from Banks	1,557	8,455
Investment Securities	7,702	1,321
TOTAL ASSETS	25,843	26,376

MULLENS, THE PEOPLES BANK OF MULLENS

President, William A. Davis — Cashier, C. W. Burdiss

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,200	1,200
Surplus	1,200	1,200
Undivided Profits	2,905	3,582
Deposits	54,499	61,022
Loans & Discounts	21,244	19,927
Cash & Due from Banks	1,677	1,803
Investment Securities	32,349	40,134
TOTAL ASSETS	61,165	68,229

NAUGATUCK, BANK OF MINGO

President, Robert M. Brewer — Cashier, Shirley Curry

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	400	400
Surplus	400	400
Undivided Profits	637	715
Deposits	13,965	15,486
Loans & Discounts	6,210	7,208
Cash & Due from Banks	1,263	2,102
Investment Securities	6,234	6,695
TOTAL ASSETS	15,525	17,166

NEWELL, NORTHERN HANCOCK BANK & TRUST COMPANY

President, Basil J. Mangano — Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	375	375
Surplus	210	200
Undivided Profits	179	229
Deposits	5,332	8,157
Loans & Discounts	3,609	5,084
Cash & Due from Banks	299	329
Investment Securities	1,500	1,749
TOTAL ASSETS	6,157	9,024

NEW HAVEN, MASON COUNTY BANK

President, C. R. Ord — Cashier, Randy Van Meter

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	250	250
Surplus	300	300
Undivided Profits	896	949
Deposits	14,168	14,954
Loans & Discounts	4,562	4,287
Cash & Due from Banks	547	1,111
Investment Securities	4,937	9,328
TOTAL ASSETS	15,614	16,567

NEW MARTINSVILLE, THE NEW MARTINSVILLE BANK

President, J. Wells Eakin — Cashier, John J. Stoflinsky

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	150	150
Surplus	350	350
Undivided Profits	1,306	1,474
Deposits	19,381	22,780
Loans & Discounts	9,997	12,396
Cash & Due from Banks	2,162	2,018
Investment Securities	6,947	9,243
TOTAL ASSETS	21,413	25,061

NITRO, BANK OF NITRO

President, Michael D. Weikle — Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	240	240
Surplus	410	410
Undivided Profits	2,463	2,957
Deposits	40,168	42,429
Loans & Discounts	15,483	14,507
Cash & Due from Banks	1,627	2,896
Investment Securities	18,928	23,320
TOTAL ASSETS	44,132	47,096

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OAK HILL, NEW RIVER BANKING AND TRUST COMPANY

President, N. M. Steen — Cashier, Georgia Wallace

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	480	480
Surplus	1,332	1,332
Undivided Profits	3,543	4,068
Deposits	49,909	51,725
Loans & Discounts	22,254	22,299
Cash & Due from Banks	2,150	2,530
Investment Securities	27,740	28,621
TOTAL ASSETS	56,548	58,787

OCEANA, THE BANK OF OCEANA

President, W. C. Lugar — Cashier, D. R. Anderson

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	298	300
Surplus	444	467
Undivided Profits	2,671	3,070
Deposits	21,553	24,663
Loans & Discounts	10,820	10,593
Cash & Due from Banks	1,385	1,914
Investment Securities	5,868	8,261
TOTAL ASSETS	25,351	29,397

PADEN CITY, THE BANK OF PADEN CITY

President, David L. Mendenhall — Cashier, William E. Vaughn

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	300	300
Surplus	300	300
Undivided Profits	578	739
Deposits	10,279	13,099
Loans & Discounts	6,034	7,997
Cash & Due from Banks	1,554	677
Investment Securities	2,621	2,933
TOTAL ASSETS	12,832	14,607

PARKERSBURG, BANK OF LUBECK

President, Marvin J. Thomas

Cashier, Robert D. Burnett, Jr.

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	250	250
Undivided Profits	284	366
Deposits	6,217	8,413
Loans & Discounts	3,857	5,238
Cash & Due from Banks	229	474
Investment Securities	2,450	3,050
TOTAL ASSETS	7,455	9,925

PARKERSBURG, COMMERCIAL BANKING AND TRUST COMPANY

President, W. E. Mildren, Jr.

Cashier, Wayne F. Lee

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,000	125
Surplus	3,000	4,025
Undivided Profits	1,678	1,860
Deposits	67,328	76,905
Loans & Discounts	45,288	44,564
Cash & Due from Banks	13,315	7,799
Investment Securities	14,068	29,131
TOTAL ASSETS	77,576	88,852

PARKERSBURG, COMMUNITY BANK OF PARKERSBURG

President, Cline A. Knotts

Cashier, Eugene C. Roush

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	700	700
Undivided Profits	1,534	1,731
Deposits	30,444	32,900
Loans & Discounts	17,538	15,660
Cash & Due from Banks	4,976	7,145
Investment Securities	9,377	10,413
TOTAL ASSETS	34,608	37,015

PARKERSBURG, MOUNTAIN STATE BANK

President, Donald L. Taylor — Cashier, Robert E. Coen

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	525	525
Surplus	600	1,000
Undivided Profits	1,982	1,770
Deposits	37,590	40,592
Loans & Discounts	22,258	22,579
Cash & Due from Banks	2,245	2,175
Investment Securities	9,769	13,307
TOTAL ASSETS	41,205	44,341

PARKERSBURG, PARKERSBURG INDUSTRIAL FINANCING CORPORATION

President, R. D. Lattimer, M.D. — Cashier, Stewart D. Walkup

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	119	119
Surplus	175	175
Undivided Profits	472	416
Deposits	2,473	2,519
Loans & Discounts	2,271	2,152
Cash & Due from Banks	287	288
Investment Securities	193	243
TOTAL ASSETS	3,349	3,370

PARKERSBURG, WOOD COUNTY BANK

President, William Crites — Cashier, Kenneth Williams

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	2,500	3,266
Surplus	764	998
Undivided Profits	-0-	112
Deposits	73,637	72,939
Loans & Discounts	45,364	50,124
Cash & Due from Banks	3,719	4,338
Investment Securities	26,642	23,992
TOTAL ASSETS	79,965	81,579

PARSONS, THE TUCKER COUNTY BANK

President, Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	Closed 2/3/84
Surplus	400	Opened 2/6/84
Undivided Profits	467	as a branch
Deposits	12,997	of Citizens
Loans & Discounts	8,438	National
Cash & Due from Banks	793	Bank of Elkins
Investment Securities	3,465	
TOTAL ASSETS	14,195	

PENNSBORO, THE COMMUNITY BANK

President, William E. Simonton, Jr. Cashier, Patty Spitz

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	200	200
Surplus	200	200
Undivided Profits	755	818
Deposits	14,871	15,615
Loans & Discounts	4,752	5,010
Cash & Due from Banks	583	751
Investment Securities	9,925	10,711
TOTAL ASSETS	16,371	17,192

PETERSBURG, THE GRANT COUNTY BANK

President, George B. Moomau Cashier, Shirley Yokum

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	2,754	3,217
Deposits	35,391	39,338
Loans & Discounts	19,443	22,399
Cash & Due from Banks	1,881	1,667
Investment Securities	15,237	18,651
TOTAL ASSETS	40,184	44,751

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PETERSBURG, POTOMAC VALLEY BANK

President, George B. Halterman — Cashier, John F. McDonald

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	275	275
Surplus	1,000	1,000
Undivided Profits	1,759	2,085
Deposits	31,916	35,049
Loans & Discounts	13,836	14,355
Cash & Due from Banks	916	1,457
Investment Securities	17,281	21,495
TOTAL ASSETS	35,418	38,977

PHILIPPI, BARBOUR COUNTY BANK

President, William O. Lantz — Cashier, W. J. Wright

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	320	320
Surplus	1,000	1,000
Undivided Profits	743	1,030
Deposits	26,044	27,478
Loans & Discounts	12,061	11,982
Cash & Due from Banks	1,044	1,612
Investment Securities	13,948	15,851
TOTAL ASSETS	28,362	30,408

PINEVILLE, THE CASTLE ROCK BANK OF PINEVILLE

President, Jimmy R. Lester — Cashier, Dymple Ball

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,000	1,000
Surplus	1,000	1,000
Undivided Profits	3,113	3,812
Deposits	41,668	45,588
Loans & Discounts	24,924	31,103
Cash & Due from Banks	4,350	2,248
Investment Securities	14,298	16,393
TOTAL ASSETS	47,922	52,457

POINT PLEASANT, THE PEOPLES BANK OF POINT PLEASANT

President, Vitus Hartley, Jr. — Cashier, Jeanne M. Barney

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,000	1,181
Surplus	850	1,542
Undivided Profits	1,014	1,421
Deposits	27,144	28,049
Loans & Discounts	15,680	16,868
Cash & Due from Banks	2,076	1,155
Investment Securities	11,563	13,217
TOTAL ASSETS	30,776	32,959

PRINCETON, MERCER COUNTY BANK

President, James W. Thompson — Cashier, Fred McKenzie

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	716	716
Undivided Profits	4,478	5,111
Deposits	68,168	77,932
Loans & Discounts	29,313	29,314
Cash & Due from Banks	6,922	5,431
Investment Securities	34,967	40,365
TOTAL ASSETS	76,196	86,798

PRINCETON, PRINCETON BANK & TRUST COMPANY

President, Curry W. Blank — Cashier, J. P. McCabe

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	2,619	2,619
Surplus	3,609	3,729
Undivided Profits	5,303	3,747
Deposits	131,901	130,166
Loans & Discounts	76,249	75,866
Cash & Due from Banks	21,744	14,833
Investment Securities	35,484	47,958
TOTAL ASSETS	154,412	149,786

RAINELLE, FIRST STATE BANK & TRUST

President, Carlin K. Harmon

Cashier, Virginia Minter

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	240	240
Surplus	400	400
Undivided Profits	1,753	2,158
Deposits	19,411	19,924
Loans & Discounts	8,136	7,508
Cash & Due from Banks	1,144	1,734
Investment Securities	12,463	13,382
TOTAL ASSETS	22,640	23,510

RANSON, BLAKELEY BANK AND TRUST COMPANY

President, Jack R. Huyett

Cashier, Jack R. Huyett

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	581	1,162
Surplus	516	516
Undivided Profits	1,418	1,155
Deposits	23,836	25,866
Loans & Discounts	14,746	19,274
Cash & Due from Banks	1,799	1,481
Investment Securities	5,902	6,495
TOTAL ASSETS	26,745	29,099

RAVENSWOOD, JACKSON COUNTY BANK

President, Bruce E. Bingham

Cashier, Paul W. Jarrett

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	640	640
Surplus	860	860
Undivided Profits	1,653	1,964
Deposits	24,652	26,452
Loans & Discounts	10,424	12,629
Cash & Due from Banks	1,592	1,487
Investment Securities	12,538	11,850
TOTAL ASSETS	28,122	30,228

RICHWOOD, PEOPLES BANK OF RICHWOOD

President, Bronson McClung

Cashier, Marion B. Myers

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	181	181
Surplus	1,100	1,100
Undivided Profits	202	420
Deposits	28,562	26,691
Loans & Discounts	16,431	16,377
Cash & Due from Banks	1,960	1,651
Investment Securities	11,360	10,361
TOTAL ASSETS	31,348	29,524

RIPLEY, BANK OF RIPLEY

President, James J. Robinson

Cashier, Stevie B. Carney

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	323	323
Surplus	1,000	1,100
Undivided Profits	1,047	1,144
Deposits	27,495	27,018
Loans & Discounts	14,541	14,971
Cash & Due from Banks	1,683	1,737
Investment Securities	10,514	10,435
TOTAL ASSETS	30,576	30,029

ROMNEY, THE BANK OF ROMNEY

President, M. C. Biggs

Cashier, Lawrence E. Foley

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	100
Surplus	1,500	1,500
Undivided Profits	789	936
Deposits	33,748	36,965
Loans & Discounts	21,704	23,510
Cash & Due from Banks	1,637	1,861
Investment Securities	9,280	11,409
TOTAL ASSETS	36,706	39,814

ST. ALBANS, THE BANK OF ST. ALBANS

President, William H. Zerkle — Cashier, L. C. Byrnside

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,336	1,336
Surplus	925	925
Undivided Profits	3,936	4,112
Deposits	86,754	94,729
Loans & Discounts	38,486	41,590
Cash & Due from Banks	3,334	6,090
Investment Securities	46,514	41,503
TOTAL ASSETS	93,624	101,777

ST. MARYS, PLEASANTS COUNTY BANK

President, Leo A. Tullius — Cashier, J. Marlene Medley

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	438	438
Surplus	650	650
Undivided Profits	747	890
Deposits	27,526	28,912
Loans & Discounts	9,587	10,509
Cash & Due from Banks	4,020	1,790
Investment Securities	9,277	14,373
TOTAL ASSETS	30,025	31,386

SHEPHERDSTOWN, JEFFERSON SECURITY BANK

President, W. E. Knode, Jr. — Cashier, Denver L. Hipp

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	240	240
Surplus	750	750
Undivided Profits	912	1,165
Deposits	20,741	23,082
Loans & Discounts	12,928	14,846
Cash & Due from Banks	1,053	1,321
Investment Securities	4,982	5,335
TOTAL ASSETS	23,026	25,523

SHINNSTON, FIRST BANK, SHINNSTON

President, Lanny D. Doerr — Cashier, S. Guarascio

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	400	400
Surplus	1,500	1,500
Undivided Profits	1,847	2,572
Deposits	44,940	52,668
Loans & Discounts	23,753	30,640
Cash & Due from Banks	8,273	5,412
Investment Securities	19,644	20,391
TOTAL ASSETS	53,941	58,991

SISSONVILLE, BANK OF SISSONVILLE

President, James P. Bazzle — Cashier, Gary K. McClung

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	250	250
Surplus	250	250
Undivided Profits	841	1,130
Deposits	14,358	16,127
Loans & Discounts	6,765	8,675
Cash & Due from Banks	443	1,058
Investment Securities	7,441	11,296
TOTAL ASSETS	16,152	18,444

SISTERSVILLE, FIRST-TYLER BANK & TRUST COMPANY

President, R. O. Hanlin — Cashier, Jean I. Kirkpatrick

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	200	200
Surplus	800	800
Undivided Profits	1,508	1,723
Deposits	10,428	10,603
Loans & Discounts	3,279	3,113
Cash & Due from Banks	1,373	912
Investment Securities	4,196	4,415
TOTAL ASSETS	12,991	13,466

SOUTH CHARLESTON, THE CHEMICAL BANK & TRUST COMPANY

President, Aubrey Orcutt — Cashier, Sara K. Jarrett

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,525	1,525
Surplus	1,000	1,000
Undivided Profits	344	829
Deposits	42,677	47,011
Loans & Discounts	20,608	23,373
Cash & Due from Banks	2,487	3,264
Investment Securities	18,707	21,922
TOTAL ASSETS	48,878	53,242

SOUTH CHARLESTON, 2ND AVENUE BANK OF SOUTH CHARLESTON

President, Brenda H. Robertson — Cashier, Brenda H. Robertson

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	138	138
Surplus	481	481
Undivided Profits	101	153
Deposits	3,114	3,889
Loans & Discounts	1,517	2,303
Cash & Due from Banks	275	323
Investment Securities	1,597	1,702
TOTAL ASSETS	4,203	4,772

SPENCER, THE TRADERS BANK

President, W. B. Reed, Jr. — Cashier, David F. Boothe

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	900	450
Surplus	450	900
Undivided Profits	2,746	3,055
Deposits	48,597	52,525
Loans & Discounts	25,814	25,907
Cash & Due from Banks	1,887	2,227
Investment Securities	20,820	21,704
TOTAL ASSETS	54,255	57,391

SUMMERSVILLE, FARMERS & MERCHANTS BANK OF SUMMERSVILLE

President, Robert E. Kamm, Jr. — Cashier, Opal Bell

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	620	620
Surplus	1,600	1,600
Undivided Profits	1,408	2,168
Deposits	42,008	42,812
Loans & Discounts	26,505	25,268
Cash & Due from Banks	1,694	1,442
Investment Securities	16,699	20,188
TOTAL ASSETS	49,670	53,408

SUMMERSVILLE, NICHOLAS COUNTY BANK

President, Milton Woods, Jr. — Cashier, Kenneth Hess

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,100	1,100
Surplus	1,100	1,100
Undivided Profits	2,539	3,317
Deposits	50,458	53,293
Loans & Discounts	17,540	15,184
Cash & Due from Banks	2,148	1,664
Investment Securities	25,785	33,900
TOTAL ASSETS	55,956	59,532

TERRA ALTA, THE TERRA ALTA BANK

President, Paul H. Whittaker — Cashier, Kenneth Frankhouser

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	143	143
Surplus	225	275
Undivided Profits	279	377
Deposits	9,536	11,020
Loans & Discounts	3,492	4,067
Cash & Due from Banks	732	736
Investment Securities	4,812	5,721
TOTAL ASSETS	10,515	11,997

THOMAS, MINERS & MERCHANTS BANK

President, John DePollo — Cashier, Edward R. Kepner

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	135	135
Surplus	215	215
Undivided Profits	643	864
Deposits	14,070	15,675
Loans & Discounts	7,329	7,498
Cash & Due from Banks	4,337	4,488
Investment Securities	1,968	2,488
TOTAL ASSETS	15,063	16,964

UNION, THE BANK OF MONROE

President, Ralph Mann — Cashier, Herbert L. Sarver, Jr.

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	100
Surplus	300	300
Undivided Profits	1,714	2,056
Deposits	19,820	20,905
Loans & Discounts	7,808	7,459
Cash & Due from Banks	2,178	1,278
Investment Securities	9,770	12,280
TOTAL ASSETS	22,889	24,678

WALTON, THE POCA VALLEY BANK

President, Clarence Canterbury — Cashier, Philip B. Robertson

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	200	200
Surplus	600	600
Undivided Profits	956	1,198
Deposits	19,798	21,765
Loans & Discounts	14,455	17,306
Cash & Due from Banks	615	796
Investment Securities	3,802	4,090
TOTAL ASSETS	21,557	24,038

WAR, THE BANK OF WAR

President, Noah Dell 'Orso — Cashier, Haven R. Christian

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	50	50
Surplus	500	500
Undivided Profits	2,712	3,340
Deposits	18,529	19,412
Loans & Discounts	4,370	4,348
Cash & Due from Banks	1,317	1,099
Investment Securities	16,136	16,897
TOTAL ASSETS	23,010	24,102

WARDENSVILLE, CAPON VALLEY BANK

President, J. O. Heishman — Cashier, Alfred J. Ludwig

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	175	175
Surplus	679	679
Undivided Profits	825	1,011
Deposits	18,058	20,071
Loans & Discounts	14,187	17,030
Cash & Due from Banks	1,012	380
Investment Securities	3,901	4,344
TOTAL ASSETS	20,220	22,320

WAYNE, WAYNE COUNTY BANK

President, B. R. Prichard — Cashier, Dwight D. Russell

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	342	342
Surplus	411	412
Undivided Profits	2,479	2,861
Deposits	36,191	39,121
Loans & Discounts	14,445	15,926
Cash & Due from Banks	1,536	1,114
Investment Securities	20,480	28,000
TOTAL ASSETS	41,152	46,808

WEIRTON, BANK OF WEIRTON

President, Donald R. Billham — Cashier, R. F. Petrulovich

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	800	800
Surplus	3,000	3,000
Undivided Profits	7,147	8,238
Deposits	59,169	64,754
Loans & Discounts	22,359	20,315
Cash & Due from Banks	2,031	3,802
Investment Securities	31,933	34,170
TOTAL ASSETS	71,148	77,637

WEIRTON, CITIZENS BANK OF WEIRTON

President, A. G. Bellas — Cashier, Arden O. Ford

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	250	250
Surplus	1,000	1,000
Undivided Profits	246	(829)
Deposits	29,203	26,870
Loans & Discounts	17,946	15,745
Cash & Due from Banks	1,388	1,376
Investment Securities	10,945	5,795
TOTAL ASSETS	31,655	27,502

WEIRTON, THE PEOPLES BANK

President, R. E. Wickham — Cashier, R. L. Heale

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	2,000	2,000
Undivided Profits	5,172	5,851
Deposits	47,782	48,701
Loans & Discounts	15,793	14,632
Cash & Due from Banks	2,504	2,760
Investment Securities	24,051	23,668
TOTAL ASSETS	56,390	57,787

WELCH, AMERIBANK, WELCH

President, James M. Sutton — Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	Not chartered	240
Surplus	in 1982	310
Undivided Profits		147
Deposits		3,811
Loans & Discounts		2,188
Cash & Due from Banks		518
Investment Securities		500
TOTAL ASSETS		4,553

WELLSBURG, WELLSBURG BANKING AND TRUST COMPANY

President, Laura G. Inman — Cashier, Charlotte Jackson

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	100	100
Surplus	800	800
Undivided Profits	575	649
Deposits	12,536	12,702
Loans & Discounts	6,052	5,539
Cash & Due from Banks	1,883	2,299
Investment Securities	5,623	6,322
TOTAL ASSETS	14,186	14,709

WESTON, THE CITIZENS BANK OF WESTON

President, Frank Cirigliano — Cashier, Martin J. Riley

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	350	350
Surplus	2,650	2,650
Undivided Profits	3,863	4,390
Deposits	47,756	51,882
Loans & Discounts	36,656	23,953
Cash & Due from Banks	2,803	3,924
Investment Securities	14,796	27,387
TOTAL ASSETS	60,860	63,542

WESTOVER, THE WESTOVER BANK

President, William E. Coleman — Cashier, William E. Coleman

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	500	500
Surplus	749	749
Undivided Profits	977	1,303
Deposits	29,830	34,566
Loans & Discounts	17,033	22,188
Cash & Due from Banks	908	1,467
Investment Securities	12,580	12,724
TOTAL ASSETS	34,128	38,619

WEST UNION, WEST UNION BANK

President, R. L. Holland — Cashier, Dennis H. Powell

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	250	250
Surplus	300	300
Undivided Profits	-0-	-0-
Deposits	16,186	17,858
Loans & Discounts	5,510	6,415
Cash & Due from Banks	786	617
Investment Securities	9,870	11,432
TOTAL ASSETS	17,891	19,978

WHEELING, THE BANK OF WHEELING

President, Lawrence P. Finneran — Cashier, Bruce E. Wilson

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	264	277
Surplus	702	754
Undivided Profits	871	983
Deposits	20,730	29,091
Loans & Discounts	14,880	19,842
Cash & Due from Banks	1,423	1,941
Investment Securities	4,997	7,600
TOTAL ASSETS	25,452	31,978

WHEELING, HALF DOLLAR TRUST AND SAVINGS BANK

President, Carlyle D. Farnsworth — Cashier, Pamela J. Hinton

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	1,398	1,398
Surplus	1,398	1,398
Undivided Profits	2,358	2,879
Deposits	56,085	54,871
Loans & Discounts	27,824	27,626
Cash & Due from Banks	4,292	4,708
Investment Securities	27,527	27,727
TOTAL ASSETS	64,277	62,888

WHEELING, WHEELING DOLLAR SAVINGS & TRUST COMPANY

President, Thomas G. Dove — Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	3,822	3,822
Surplus	11,500	11,500
Undivided Profits	2,334	2,594
Deposits	140,559	154,721
Loans & Discounts	87,138	86,157
Cash & Due from Banks	9,219	6,171
Investment Securities	83,738	97,453
TOTAL ASSETS	208,324	202,305

WHITE SULPHUR SPRINGS, BANK OF WHITE SULPHUR SPRINGS

President, Christopher R. Walkup — Cashier, Donald W. Murray

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	525	525
Surplus	275	275
Undivided Profits	1,976	2,429
Deposits	30,952	32,840
Loans & Discounts	23,860	25,565
Cash & Due from Banks	1,757	2,265
Investment Securities	8,248	9,198
TOTAL ASSETS	35,058	38,110

WHITESVILLE, WHITESVILLE STATE BANK

President, Robert L. Milam — Cashier, Mary Trent

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	50	50
Surplus	200	200
Undivided Profits	2,408	2,742
Deposits	23,555	24,715
Loans & Discounts	11,109	11,985
Cash & Due from Banks	1,214	1,283
Investment Securities	10,844	12,001
TOTAL ASSETS	26,616	18,044

WINFIELD, BANK OF WINFIELD

President, J. F. McClanahan — Cashier,

	MILLION THOUSANDS	
	12-31-82	12-31-83
Capital	260	260
Surplus	200	200
Undivided Profits	(115)	(120)
Deposits	3,705	4,218
Loans & Discounts	1,519	2,326
Cash & Due from Banks	546	462
Investment Securities	1,000	600
TOTAL ASSETS	4,097	4,601

STATE BANK FAILURES

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Auburn	Auburn Exchange Bank	Smith Hood	$ 170,357.83	$ 129,245.33	62.7	9-6-29	10-13-42
Benwood	Bank of Benwood	Hayes Picklesimer	287,331.67	103,875.43	11.96	6-10-25	5-14-32
Benwood	Union Bank of Benwood	John H. Hoffman	181,167.86	108,352.94	87.5	2-23-32	10-26-44
Berkeley	The Bank of Berkeley Springs	John H. Hoffman	509,234.40	416,688.03	93.7	8-5-33	1-4-44
Berkeley	The Morgan County Bank	John H. Hoffman	242,650.00	175,933.98	102.2	10-31-31	9-14-43
Beverly	Beverly Bank	John H. Hoffman	51,029.79	20,562.54	100	5-25-31	3-6-42
Blackville	The Dunkard Valley Bank	John H. Hoffman	243,535.62	179,718.16	53.5	8-28-31	2-14-44
Bluefield	Fidelity Bank and Trust	Chas. L. Williams	No Record	No Record	84.25	9-22-11	No Record
Bluefield	Union Bank & Trust Co.	J. A. Hern	No Record	No Record	97.12	6-16-17	No Record
Bruceton Mills	Bruceton Bank	John H. Hoffman	531,629.83	456,607.60	68	10-14-31	5-3-45
Buckhannon	Peoples Bank of West Virginia	Smith Hood	892,527.33	654,399.62	51.53	2-5-29	1-22-42
Burnsville	Peoples Bank of Burnsville	John I. Bender	116,653.40	34,450.00	91	8-4-19	6-29-34
Cairo	Bank of Cairo	Smith Hood	515,204.62	433,841.99	84.4	9-17-29	2-10-42
Camden on Gauley	Peoples Bank	John H. Hoffman	120,271.21	79,518.33	40	7-20-31	1-29-45
Cameron	Bank of Cameron	John H. Hoffman	701,254.58	530,175.57	115.3	10-20-31	3-1-46
Charleston	Capital City Bank	W. M. Adkins	1,094,239.84	None	*48	10-7-33	3-29-47
Charleston	Charleston Trust Co.	W. M. Adkins	1,618,535.95	1,005,907.80	73.39	5-27-33	3-3-47
Charleston	Day & Night Bank	Central Trust Co.	954,542.82	747,501.74	100	7-5-19	No Record
Charleston	Peoples Exchange Bank	W. M. Adkins	642,128.82	278,856.00	85	8-16-33	3-14-47
Charleston	Security Bank & Trust Co.	John H. Hoffman	1,042,500.23	446,108.56	106.7	4-19-33	5-4-44
Charles Town	Farmers Bank & Trust Co.	Federal Deposit Insurance Corp.	1,262,325.27	1,172,488.24	**85.71	9-1-37	10-18-43

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspen-ion	Date Receiver Discharged
Circleville	Circleville Bank	John H. Hoffman	131,209.38	84,477.36	115	12-29-35	12-7-43
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	2,161,558.09	2,582,674.90	82	6-7-29	5-26-45
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660.44	729,677.04	104.18	12-13-29	8-17-43
Clarksburg	West Virginia Bank	John H. Hoffman	898,400.67	None	*20	1-7-34	6-11-45
Davy	Bank of Davy	First National Bank of Welch	204,390.21	134,705.77	83.25	12-14-27	4-7-33
Elm Grove	State Bank & Trust Co.	John H. Hoffman	1,592,983.83	1,043,636.43	106	1-27-33	11-20-45
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,700.98	161,752.65	27.75	3-7-15	10-25-44
Fairmont	Monongahela Bank	Smith Hood	732,510.03	477,144.17	53.63	2-21-29	2-10-43
Fairview	Farmers & Merchants Bank	John H. Hoffman	504,109.30	365,800.90	65	8-30-33	6-13-45
Farmington	Bank of Farmington	John H. Hoffman	402,630.30	337,381.21	83.8	10-8-31	11-30-45
Fayetteville	Bank of Fayette	John H. Hoffman	234,099.83	160,098.72	53.8	1-26-31	2-14-44
Flemington	Bank of Flemington	John H. Hoffman	190,351.04	122,311.23	47.5	9-26-31	2-10-44
Franklin	Farmers Bank of Pendleton	John H. Hoffman	633,350.69	457,623.04	84.1	12-20-31	12-7-43
Franklin	The Franklin Bank	John H. Hoffman	351,868.51	230,006.72	98.9	12-19-31	12-7-43
Gauley Bridge	Bank of Gauley Bridge	John H. Hoffman	201,349.62	110,323.61	111.5	7-13-33	2-14-44
Gilbert	Bank of Gilbert	C. B. Early	159,269.25	96,210.40	98.5	4-3-26	1-22-40
Grafton	Grafton Bank	Hugh R. Warder	No Record	No Record	78	1915	No Record
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	614,726.75	459,784.69	49.8	10-23-29	10-3-44
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	858,706.41	706,017.94	95	10-10-31	10-3-44
Grafton	The Taylor County Bank	John H. Hoffman	479,521.60	364,316.84	58.75	8-18-33	10-3-44
Grantsville	Peoples Bank of Grantsville	A. G. Mathews	155,086.69	89,487.09	70	7-9-24	8-22-41
Hamlin	Farmers & Merchants Bank	John H. Hoffman	220,689.39	113,581.86	86.25	12-16-32	9-5-44
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	174,277.61	111,900.04	85.3	6-20-33	5-10-43
Harrisville	Peoples Bank	Commercial Banking & Trust Co., Parkersburg	997,741.08	788,069.91	34	1-21-28	4-27-46

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Harrisville	Ritchie County Bank	Lester Snodgrass	No Record	No Record	100	10-17-11	No Record
Huntington	Cabell County Bank	O. F. Payne	293,539.43	222,134.05	11.5	1-10-31	2-1-44
Huntington	Coal Exchange Bank	F. O. Lamb	646,872.51	331,987.76	48.85	10-26-28	12-30-41
Huntington	Huntington Bank & Trust Co.	W. M. Adkins	2,825,583.93	1,498,885.81	39.6	4-8-33	6-29-46
Huntington	Metro Bank	Federal Deposit Insurance Corp.	24,558,977.25	21,235,337.10	100	9-12-80	
Huntington	Union Bank & Trust Co.	W. M. Adkins	2,764,896.42	1,686,549.15	45.25	1-28-31	7-27-46
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,690.52	48,306.25	101	6-22-29	9-23-38
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,795.85	209,872.85	100	10-13-31	6-27-38
Kermit	Kermit State Bank	Federal Deposit Insurance Corp.	117,182.35	66,880.52	100	11-1-38	5-23-42
Keyser	Peoples Bank of Keyser	John H. Hoffman	671,170.25	537,225.85	90	4-27-22	1-19-43
Kingwood	Bank of Kingwood	John H. Hoffman	535,205.51	369,236.32	96	7-1-31	7-29-46
Lewisburg	Bank of Greenbrier	E. L. Morton	408,413.03	298,406.49	64	12-2-30	11-25-41
Littleton	The Exchange Bank	B. A. Pyles	No Record	No Record	79.2	7-10-13	No Record
Logan	Guyan Valley Bank	John H. Hoffman	893,972.66	None	*65.29	9-13-32	5-29-43
Lumberport	Lumberport Bank	John H. Hoffman	287,836.91	153,148.46	00	8-28-29	12-2-44
Man	Merchants & Miners Bank	John H. Hoffman	110,806.37	72,649.66	73.5	8-23-33	2-14-44
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200.11	461,721.68	93.8	9-22-33	7-17-45
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468.43	3,372,579.56	70	12-31-30	3-14-46
Morgantown	Commercial Bank of Morgantown	O. H. Gall	981,055.45	851,227.14	100	12-1-29	7-17-41
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205.40	No Record	00	3-12-31	10-4-45

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspen-ion	Date Receiver Discharged
Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834.46	No Record	00	3-12-31	10-4-45
Moundsville	Mound City Bank	John H. Hoffman	718,198.10	484,448.90	74.8	4-3-33	10-9-45
Mullens	Bank of Mullens	Central Trust Co., Charleston	744,564.17	592,255.22	18.42	4-20-27	1-15-45
Parkersburg	Central Bank & Trust Co.	F. O. Lamb	880,675.08	656,639.06	100	11-3-31	5-26-37
Parsons	Tucker County Bank	FDIC	16,081,000.00	15,517,000.00	100	2-3-84	
Pax	Bank of Pax	John H. Hoffman	160,025.59	112,139.52	41	9-4-31	2-14-44
Pennsboro	First Citizens Bank	John H. Hoffman	884,701.59	732,087.95	60	6-6-33	6-25-45
Philippi	Peoples Bank of Philippi	John H. Hoffman	413,484.24	310,232.02	73.8	11-20-29	2-26-45
Pine Grove	Bank of Pine Grove	M. M. McIntire	145,120.60	125,285.31	75	7-11-25	12-3-38
Pineville	Wyoming County Bank	Central Trust Co.	227,416.59	166,956.57	44.11	11-20-28	1-15-45
Pt. Pleasant	Pt. Pleasant Trust Co.	Robert L. Hogg	640,981.51	207,993.27	00	8-21-28	No Record
Pullman	Pullman State Bank	Smith Hood	183,108.08	125,731.19	70	9-5-29	10-11-38
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190.39	38,757.30	100	6-4-15	No Record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,877.75	285,544.00	7.9	8-22-31	11-27-44
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	526,514.45	422,967.03	102.85	10-1-31	3-19-46
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832.11	112,130.82	30.41	6-4-31	11-6-43
Rupert	Bank of Rupert	E. L. Morrison	141,433.19	77,105.29	43	1-23-32	12-12-39
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,186.92	612,576.53	85.65	10-14-31	5-26-45
Smithfield	Bank of Smithfield	C. B. Highland	No Record	No Record	100	5-20-08	No Record
So. Charleston	Day & Night Bank	Kanawha Banking & Trust Co., Charleston	28,669.41	6,056.04	100	7-21-19	2-8-30
So. Charleston	First National Bank	FDIC	28,629,000.00	27,711,100.00	100	11-5-82	
Spencer	Bank of Spencer	Thomas P. Ryan	No Record	No Record	100	3-2-12	No Record
Sutton	Bank of Sutton	John H. Hoffman	321,715.43	259,845.11	69.5	9-1-31	12-10-43

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspen-ion	Date Receiver Discharged
Tunnelton	Tunnelton Bank	Smith Hood	602,272.53	397,062.98	00	7-23-29	6-13-40
Wallace	Wallace Bank	John H. Hoffman	246,586.15	156,853.18	75	9-14-24	2-26-43
Wayne	Peoples State Bank of Wayne	O. F. Payne	171,519.28	122,416.51	35	11-29-30	3-15-44
Webster Springs	Webster County Bank	John B. Skidmore	No Record	No Record	100	8-1-07	No Reord
Weston	The Bank of Weston	Smith Hood	696,676.16	580,857.88	48.65	9-26-31	11-6-42
West Union	The Doddridge County Bank	John H. Hoffman	783,752.00	595,084.23	9	7-18-33	8-26-46
Wheeling	Central Union Trust Co.	O. H. Gail	1,923,220.30	1,133,670.82	90	10-8-31	No Record
Whitesville	Bank of Whitesville	John H. Hoffman	155,919.91	93,299.54	25	1-28-33	4-12-43
Williamsburg	Bank of Williamsburg	E. L. Morrison	202,910.14	152,561.01	87	12-31-31	12-3-42
Williamson	Day & Night Bank	Hayes Picklesimer	583,564.25	266,795.12	58.6	3-8-25	1-30-35
Williamson	Williamson State Bank	John H. Hoffman	228,306.54	177,940.30	23.7	9-30-32	1-12-44
Winfield	Bank of Winfield	John H. Hoffman	332,191.45	246,299.32	2.3	9-13-29	11-10-43

***Returned to stockholders paying double liability, depositors having been paid in full.**
****Federal Deposit Insurance Corporation paid all deposits up to $5,000.00 Bank liquidated 85.71% of total deposits.**

INFORMATION CONCERNING
STATE CHARTERED INDUSTRIAL LOAN COMPANIES

January 1, 1982 - December 31, 1983

Senate Bill No. 315 Passed March 4, 1983; in effect from passage. This bill streamlined the Industrial Loan Act, permitted industrial loan companies to branch, and eliminated some of the requirements for non-thrift industrial loan companies.

NEW CHARTERS GRANTED DURING PERIOD

January 1, 1982 - December 31, 1983

AVCO Financial Services, Inc., Charleston
AVCO Financial Services, Inc., Huntington
AVCO Financial Services, Inc., Oak Hill
AVCO Financial Services, Inc., Oceana

Beckley Loan and Industrial Corp., Beckley
Beneficial West Virginia, Inc., Beckley
Beneficial West Virginia, Inc., Princeton

City Industrial Savings & Loan Co., #2, Sprague

Finance One Mortgage of WV, Inc., Parkersburg
Finance One Mortgage of WV, Inc., Martinsburg
Finance One Mortgage of WV, Inc., Westover

HFC Thrift of WV, Inc., Charleston
HFC Thrift of WV, Inc., Clarksburg
HFC Thrift of WV, Inc., Fairmont
HFC Thrift of WV, Inc., Morgantown

Landmark Financial Services of WV, Inc., Elkins
Landmark Financial Services of WV, Inc., Keyser
Landmark Financial Services of WV, Inc., Martinsburg

Norwest Financial, Inc., Purchased accounts of US Life Credit Industrial Loan Corporations.

Norwest Financial Industrial West Virginia, Inc., Charleston
Norwest Financial Industrial West Virginia, Inc., Clarksburg
Norwest Financial Industrial West Virginia, Inc., Dunbar
Norwest Financial Industrial West Virginia, Inc., Fairmont
Norwest Financial Industrial West Virginia, Inc., Huntington
Norwest Financial Industrial West Virginia, Inc., Parkersburg
Norwest Financial Industrial West Virginia, Inc., Weston
Norwest Financial Industrial West Virginia, Inc., Wheeling
Norwest Financial Industrial West Virginia, Inc., Morgantown

Public Industrial Loan Company of South Charleston, Beckley
Public Industrial Loan Company of South Charleston, Charleston
Public Industrial Loan Company of South Charleston, Charleston
Public Industrial Loan Company of South Charleston, Clarksburg
Public Industrial Loan Company of South Charleston, Fairmont
Public Industrial Loan Company of South Charleston, Huntington
Public Industrial Loan Company of South Charleston, Ravenswood

Public Industrial Loan Company of South Charleston, South Charleston
Public Industrial Loan Company of South Charleston, Vienna
Public Industrial Loan Company of South Charleston, Weirton

US Life Credit Industrial Corporation, Chester
US Life Credit Industrial Corporation, Clarksburg
US Life Credit Industrial Corporation, Dunbar
US Life Credit Industrial Corporation, Grantsville
US Life Credit Industrial Corporation, Huntington
US Life Credit Industrial Corporation, Morgantown
US Life Credit Industrial Corporation, Parkersburg
US Life Credit Industrial Corporation, Weston
US Life Credit Industrial Corporation, Wheeling

Security Pacific Finance Corporation, Beckley
Security Pacific Finance Corporation, Clarksburg
Security Pacific Finance Corporation, Elkins
Security Pacific Finance Corporation, Huntington
Security Pacific Finance Corporation, Logan
Security Pacific Finance Corporation, Martinsburg
Security Pacific Finance Corporation, Welch

INDUSTRIAL LOAN OFFICES CLOSED DURING PERIOD

January 1, 1982 - December 31, 1983

Ashland Industrial Loan Company, Beckley
Ashland Industrial Loan Company, Summersville

Associates Financial Services Company, Buckhannon

Beneficial Industrial Loan Company of Kanawha County, Charleston
Beneficial Industrial Loan Company, Rainelle
Beneficial Industrial Loan Company, Weirton
Beneficial Industrial Loan Company, South Charleston
C.I.T. Financial Services, Inc., Mullens
C.I.T. Financial Services, Inc., Huntington

Finance America Thrift Corporation, Fairmont

US Life Credit Industrial Corporation, Chester
US Life Credit Industrial Corporation, Clarksburg
US Life Credit Industrial Corporation, Dunbar
US Life Credit Industrial Corporation, Charleston
US Life Credit Industrial Corporation, Grantsville
US Life Credit Industrial Corporation, Huntington
US Life Credit Industrial Corporation, Fairmont
US Life Credit Industrial Corporation, Morgantown
US Life Credit Industrial Corporation, Parkersburg
US Life Credit Industrial Corporation, Weston
US Life Credit Industrial Corporation, Wheeling
US Life Credit Industrial Corporation, Gassaway

Princeton Industrial Savings & Loan, Princeton purchased by City Industrial Savings & Loan #2, Sprague

CONSOLIDATED REPORT OF CONDITION OF THE ACTIVE INDUSTRIAL LOAN COMPANIES OPERATING IN WEST VIRGINIA

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	68	87
ASSETS		
Cash on hand	$ 1,081,584	$ 221,926
Due from Banks	1,169,915	1,543,699
Investments	19,861,807	24,526,347
Net Loans	98,581,813	129,377,840
Fixed Assets	88,205	273,532
Other Assets	6,728,285	6,072,261
TOTAL ASSETS	$ 127,511,609	$ 162,015,605
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$ 52,216,681	$ 63,267,498
Borrowing or rediscounts	1,020,908	23,900,759
Other Liabilities	22,665,675	32,914,604
Total Capital	51,608,345	41,932,744
TOTAL LIABILITIES AND CAPITAL	$ 127,511,609	$ 162,015,605

CONSOLIDATED REPORT OF EARNINGS AND EXPENSES FOR CALENDAR YEARS OF THE ACTIVE INDUSTRIAL LOAN COMPANIES

	12-31-82	12-31-83
Number of Offices	68	87
INCOME		
Charges Collected and/or Earned	$15,311,310.22	$19,183,934.74
Other Income		
Insurance Commissions	372,827.99	625,569.53
Other	241,350.32	450,434.98
TOTAL OPERATING INCOME	$15,925,488.53	$20,259,939.25
EXPENSES		
Advertising	$ 172,998.17	$ 255,572.01
Auditing	39,782.69	55,559.32
Bad Debts		
Auditing	39,782.69	55,559.32
Charge-offs	991,759.31	676,444.81
Deduct: Collections on Accounts Previously Charged Off	(193,357.98)	(228,785.38)
Additions to Reserve for Bad Debts	269,916.65	1,433,232.12
Depreciation and Amortization	171,887.76	147,242.00
Insurance and Fidelity Bonds	64,648.36	69,010.77
Legal Fees and Disbursements	39,106.26	37,139.09
Postage, Printing, Stationery & Supplies	201,770.43	225,112.19
Rent, Janitorial Services and Utilities	336,103.09	374,886.02
Salaries of Officers, Owners and Partners	190,271.00	206,513.89
Salaries of all other Employees	1,905,655.91	2,427,791.72
Taxes-Other Than on Income	474,517.56	510,572.87
License Fees	6,315.00	54,372.70
Telephone and Telegraph	200,292.30	244,267.95
Travel, Auto Expense & Allowance	103,112.59	113,267.76
Supervision and Administration (when not allocated to other items)	482,148.95	931,181.11
Other Expenses	1,127,351.85	1,386,396.03
Interest Paid on Borrowed Funds	6,108,971.49	2,668,528.71
Interest Paid on Evidence of Indebtedness	4,793,866.55	6,378,652.51
Total Expenses Before Income Taxes	17,487,117.94	17,966,943.20
Income Before Income Taxes	(1,561,629.41)	2,292,996.05
Income Taxes		
State	75,136.55	109,099.35
Federal	(795,187.88)	911,094.80
TOTAL EXPENSES	16,767,066.61	18,987,137.35
NET INCOME	$ (841,578.08)	$ 1,272,801.90

ASHLAND INDUSTRIAL LOAN COMPANY

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	2	1
ASSETS		
Due from Banks	$ 145,959	$ 222,319
Net Loans	1,120,944	492,027
Fixed Assets	7,270	5,823
Other Assets	183	-0-
TOTAL ASSETS	$ 1,274,356	$ 720,169
LIABILITIES AND CAPITAL		
Other Liabilities	4,162	1,896
Total Capital	1,270,194	718,273
TOTAL LIABILITIES AND CAPITAL	$ 1,274,356	$ 720,169

ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.

Principal Office - Parkersburg

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	6	6
ASSETS		
Cash on hand	$ 21,220	$ 72,518
Net Loans	16,768,761	20,918,139
Other Assets	200,016	577,673
TOTAL ASSETS	$ 16,989,997	$ 21,568,330
LIABILITIES AND CAPITAL		
Other Liabilities	13,278,653	16,857,053
Total Capital	3,711,344	4,711,277
TOTAL LIABILITIES AND CAPITAL	$ 16,989,997	$ 21,568,330

AVCO FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office - Charleston

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	4	4
ASSETS		
Cash on hand	$ 999,656	$ 12,966
Net Loans	527,063	2,877,715
Other Assets	3,942	29,886
TOTAL ASSETS	$ 1,530,661	$ 2,920,567
LIABILITIES AND CAPITAL		
Other Liabilities	557,276	1,972,365
Total Capital	973,385	948,202
TOTAL LIABILITIES AND CAPITAL	$ 1,530,661	$ 2,920,567

BARCLAYAMERICAN/FINANCIAL OF WEST VIRGINIA, INC. BLUEFIELD

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	1	1
ASSETS		
Cash on hand	$ 100	$ -0-
Net Loans	1,053,027	1,202,471
Other Assets	11,745	-0-
TOTAL ASSETS	$ 1,064,872	$ 1,202,471
LIABILITIES AND CAPITAL		
Other Liabilities	344,620	235,588
Total Capital	720,252	966,883
TOTAL LIABILITIES AND CAPITAL	$ 1,064,872	$ 1,202,471

BECKLEY LOAN & INDUSTRIAL CORPORATION, BECKLEY

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	0	1
ASSETS		
Cash on hand	$	$ (819)
Net Loans		374,199
Other Assets		1,007
TOTAL ASSETS		$ 374,387
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$	$ 332,927
Other Liabilities		8,960
Total Capital		32,500
TOTAL LIABILITIES AND CAPITAL	$	$ 374,387

BENEFICIAL WEST VIRGINIA, INC.

Principal Office - St. Albans

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	15	13
ASSETS		
Cash on hand	$ 200	$ 200
Investments	2,730,000	-0-
Net Loans	8,522,699	13,626,433
Other Assets	344,447	173,179
TOTAL ASSETS	$ 11,597,346	$ 13,799,812
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 563,985	$ 10,501,348
Other Liabilities	95,832	32,370
Total Capital	10,937,979	3,266,094
TOTAL LIABILITIES AND CAPITAL	$ 11,597,346	$ 13,799,812

C.I.T. FINANCIAL SERVICES CORPORATION

Principal Office - Charleston

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	5	4
ASSETS		
Cash on hand	$ 19,385	$ 29,259
Due from Banks	9,962	6,177
Net Loans	11,156,002	9,449,932
Other Assets	66,689	92,712
TOTAL ASSETS	$ 11,252,038	$ 9,578,080
LIABILITIES AND CAPITAL		
Other Liabilities	$ 5,523,354	$ 3,041,869
Total Capital	5,728,684	6,536,211
TOTAL LIABILITIES AND CAPITAL	$ 11,,252,038	$ 9,578,080

CITY INDUSTRIAL SAVINGS & LOAN #2, SPRAGUE

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	1	1
ASSETS		
Cash on hand	$ -0-	$ 200
Due from Banks	19,753	40,125
Net Loans	98,965	285,834
Other Assets	13,990	35,438
TOTAL ASSETS	$ 132,708	$ 361,598
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$ -0-	$ 214,901
Other Liabilities	832	723
Total Capital	131,876	145,974
TOTAL LIABILITIES AND CAPITAL	$ 132,708	$ 361,598

COMMERCIAL CREDIT CORPORATION

Principal Office - Charleston

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	11	11
ASSETS		
Cash on hand	$ 2,475	$ 2,475
Due from Banks	179,961	845,516
Investments	16,671,042	23,206,451
Net Loans	42,257,282	46,706,107
Other Assets	1,638,978	2,742,870
TOTAL ASSETS	$ 60,749,738	$ 73,503,419
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$ 42,296,881	$ 52,785,891
Other Liabilities	1,008,184	2,858,031
Total Capital	17,444,673	17,859,497
TOTAL LIABILITIES AND CAPITAL	$ 60,749,738	$ 73,503,419

COMMUNITY SAVINGS & LOAN, INC., MORGANTOWN

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	1	1
ASSETS		
Due from Banks	$ 65,775	$ 82,925
Net Loans	81,759	50,185
TOTAL ASSETS	$ 147,534	$ 133,110
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$ 49,201	$ 39,808
Other Liabilities	2,000	-0-
Total Capital	93,333	93,302
TOTAL LIABILITIES AND CAPITAL	$ 147,534	$ 133,110

FAMILY SAVINGS & LOAN, INC., HUNTINGTON

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	1	1
ASSETS		
Cash on hand	$ 200	$ 200
Due from Banks	530	540
Net Loans	1,701,411	1,769,189
Fixed Assets	5,596	4,228
Other Assets	1,095	257
TOTAL ASSETS	$ 1,708,832	$ 1,774,414
LIABILITIES AND CAPITAL		
Other Liabilities	$ 205,917	$ 68,758
Total Capital	1,502,915	1,705,656
TOTAL LIABILITIES AND CAPITAL	$ 1,708,832	$ 1,774,414

FINANCE AMERICA THRIFT CORPORATION

Principal Office - Morgantown

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	3	3
ASSETS		
Cash on hand	$ 893	$ 429
Due from Banks	126,744	6,384
Investments	378,193	442,204
Net Loans	517,060	3,631,454
Other Assets	3,015,762	213,698
TOTAL ASSETS	$ 4,038,652	$ 4,294,169
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 370,972	$ 2,905,149
Other Liabilities	576,154	1,045,105
Total Capital	3,091,526	343,915
TOTAL LIABILITIES AND CAPITAL	$ 4,038,652	$ 4,294,169

FINANCE ONE MORTGAGE OF WEST VIRGINIA, INC.

Principal Office - Parkersburg

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	0	3
ASSETS		
Net Loans	$	$ 2,173,925
Other Assets		1,446
TOTAL ASSETS		$ 2,175,371
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$	$ 2,233,863
Other Liabilities		(22,158)
Total Capital	$	(36,334)
TOTAL LIABILITIES AND CAPITAL	$	$ 2,175,371

HFC THRIFT OF WEST VIRGINIA

Principal Office - Charleston

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	4	4
ASSETS		
Net Loans	$ 1,106,681	$ 3,264,229
Other Assets	910,176	1,568,226
TOTAL ASSETS	$ 2,016,857	$ 4,832,455
LIABILITIES AND CAPITAL		
Other Liabilities	$ -0-	$ 2,563,233
Total Capital	2,016,857	2,269,222
TOTAL LIABILITIES AND CAPITAL	$ 2,016,857	$ 4,832,455

LANDMARK FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office - Martinsburg

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	0	3
ASSETS		
Cash on hand	$	$ 1,350
Due from Banks		15,620
Net Loans		2,020,716
Fixed Assets		21,241
Other Assets		52,882
TOTAL ASSETS		$ 2,111,809
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$	$ 1,625,519
Other Liabilities		75,434
Total Capital		410,856
TOTAL LIABILITIES AND CAPITAL	$	$ 2,111,809

LEWIS COUNTY SAVINGS AND LOAN COMPANY, WESTON

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	1	1
ASSETS		
Cash on hand	$ 1,556	$ 3,251
Due from Banks	172,752	148,780
Investments	2,156	2,156
Net Loans	2,633,533	3,105,061
Fixed Assets	7,983	8,743
Other Assets	6,242	2,469
TOTAL ASSETS	$ 2,824,222	$ 3,270,460
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$ 2,565,833	$ 2,930,875
Other Liabilities	5,595	23,353
Total Capital	252,794	316,232
TOTAL LIABILITIES AND CAPITAL	$ 2,824,222	$ 3,270,460

MARSHALL COUNTY THRIFT AND LOAN, MOUNDSVILLE

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	1	1
ASSETS		
Cash on hand	$ 2,458	$ 4,270
Due from Banks	86,726	115,732
Net Loans	770,048	715,000
Fixed Assets	4,950	4,933
Other Assets	87,840	75,991
TOTAL ASSETS	$ 952,022	$ 915,926
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$ 569,225	$ 481,288
Borrowing or rediscounts	-0-	96,633
Other Liabilities	152,655	136,429
Total Capital	230,142	201,576
TOTAL LIABILITIES AND CAPITAL	$ 952,022	$ 915,926

NORWEST FINANCIAL INDUSTRIAL WEST VIRGINIA, INC.

Principal Office - Morgantown

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	0	9
ASSETS		
Cash on hand	$	$ 68,269
Net Loans		2,452,652
Other Assets		(64)
TOTAL ASSETS		$ 2,520,857
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$	$ 2,451,648
Total Capital		69,209
TOTAL LIABILITIES AND CAPITAL	$	$ 2,520,857

PEOPLES LOAN FINANCIAL SERVICES, INC., BLUEFIELD

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	1	1
ASSETS		
Due from Banks	$ 7,149	$ 6,762
Net Loans	108,559	319,222
Other Assets	656	505
TOTAL ASSETS	$ 116,364	$ 326,489
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ -0-	$ 240,500
Other Liabilities	61,378	3,741
Total Capital	54,986	82,248
TOTAL LIABILITIES AND CAPITAL	$ 116,364	$ 326,489

PUBLIC INDUSTRIAL LOAN COMPANY OF SOUTH CHARLESTON

Principal Office - South Charleston

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	0	11
ASSETS		
Net Loans	$	$ 4,179,140
Other Assets		22,500
TOTAL ASSETS		$ 4,201,640
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$	$ 3,513,171
Other Liabilities		19,425
Total Capital		669,044
TOTAL LIABILITIES AND CAPITAL	$	$ 4,201,640

SECURITY PACIFIC FINANCE CORPORATION

Principal Office - Huntington

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	0	7
ASSETS		
Net Loans	$	$ 3,658,917
Other Assets		65,636
TOTAL ASSETS		$ 3,724,553
LIABILITIES AND CAPITAL		
Other Liabilities	$	$ 3,654,257
Total Capital		70,296
TOTAL LIABILITIES AND CAPITAL	$	$ 3,724,553

USLIFE CREDIT INDUSTRIAL CORPORATION

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	11	0
ASSETS		
Cash on hand	$ 1,100	Sold to
Due from Banks	1,100	Norwest
Net Loans	3,513,936	Financial,
Fixed Assets	2,118	Inc.
TOTAL ASSETS	$ 3,518,254	
LIABILITIES AND CAPITAL		
Other Liabilities	$ 684,654	
Total Capital	2,833,600	
TOTAL LIABILITIES AND CAPITAL	$ 3,518,254	

VALLEY SAVINGS & LOAN COMPANY, PARKERSBURG

($.00 omitted)

	12-31-82	12-31-83
Number of Offices	1	1
ASSETS		
Cash on hand	$ 32,340	$ 27,359
Due from Banks	353,503	52,816
Investments	80,415	875,535
Net Loans	6,644,083	6,105,291
Fixed Assets	60,288	228,563
Other Assets	426,524	415,949
TOTAL ASSETS	$ 7,597,153	$ 7,705,513
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$ 6,821,493	$ 6,814,735
Other Liabilities	164,857	338,169
Total Capital	610,803	552,609
TOTAL LIABILITIES AND CAPITAL	$ 7,597,153	$ 7,705,513

STATE CHARTERED BUILDING AND LOAN ASSOCIATION

REPORT OF CONDITION OF
CITIZENS SAVINGS AND LOAN COMPANY, MOUNDSVILLE, WEST VIRGINIA

President, Clinton Rogerson

Secretary, Evan M. Rogerson

($.00 omitted)

	12-31-82	12-31-83
ASSETS		
Net Loans Outstanding	$ 1,196,957	$ 1,176,585
Total Investments	825,830	889,720
Cash in Office	4,446	131,824
Due from banks (demand deposits)	197,782	5,188
Other Assets	3	3
TOTAL ASSETS	$ 2,255,018	$ 2,203,320
LIABILITIES		
Total Share Accounts	$ 1,394,156	$ 1,317,282
Undivided Profits	590,862	646,038
Contingent fund	205,000	205,000
Reserve for Interest, Taxes, etc.	35,000	35,000
TOTAL LIABILITIES	$ 2,225,018	$ 2,203,320

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Beckley	Beckley Building & Loan Association	6-3-46	Voluntary	Above par
Beckley	Co-Operative Building & Loan Association	10-25-55	Voluntary	Above par
Benwood	Benwood Building & Loan Association	July, 1922	Voluntary	Above par
Bluefield	Bluefield Building & Loan Association	1-27-14	Voluntary	No record
Bluefield	Bluefield Building & Loan Association	2-1-35	Converted into Federal	Par
Bluefield	Mutual Home Savings Company	6-22-20	Voluntary	No record
Bluefield	Mutual Home Savings and Loan Company	5-18-17	Through Bluefield Bank	No record
Buckhannon	Buckhannon Bldg. and Loan Association	12-30-47	Voluntary	Above par
Charles Town	Cabin Building Association	1916	No record	No record
Charles Town	Charles Town Building Association	1918	No record	No record
Charles Town	Charles Town & Ranson Bldg. & Loan Assn.	6-30-22	Voluntary	Near par
Charles Town	Charles Town & Summit Pt. Bldg. & Loan Assn.	2-5-40	Voluntary	No record
Charles Town	Dixie Building Loan Association	July, 1922	Court Decree	Near par
Charles Town	Fidelity Building Loan Association	1923	Court Decree	No record
Charles Town	Ideal Building & Loan Association	1923	Court Decree	No record
Charles Town	Jefferson Co. Provident Bldg. & Loan Assn.	8-8-11	Court Decree (Voluntary)	No record
Charles Town	Public Building & Loan Association	6-30-22	Court Decree	Above par
Charles Town	Savings Building & Loan Association	7-1-22	Court Decree	No record
Charleston	Capital Building & Loan Association	3-12-49	Voluntary	Above par
Charleston	Charleston Building & Loan Association	6-16-49	Voluntary	Above par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Charleston	Colonial Building & Loan Association	6-30-52	Voluntary	Par
Charleston	Empire Savings & Loan Company	12-29-52	Voluntary	Above par
Charleston	Industrial Home & Finance Company	12-31-22	Voluntary	No record
Charleston	Imperial Building & Loan Association	7-27-37	Voluntary	Par
Charleston	Kanawha Savings & Loan Association	12-1-48	Voluntary	Near par
Charleston	Mountain State Building & Loan Assn.	1940	Court Decree (Voluntary)	No record
Charleston	Peoples Building & Loan Association	6-30-61	Voluntary	Above par
Charleston	Sun Building & Loan Association	5-9-34	Converted into Federal	Par
Charleston	Virginia Savings and Loan Association	8-6-34	Voluntary	Par
Charleston	West Virginia Rural Credit Association	1917	Adopted National System	No record
Chester	Hancock County Savings & Loan Assn.	11-3-34	Converted into Federal	Par
Clarksburg	Clarksburg Building & Loan Association	12-13-46	Voluntary	Above par
Clarksburg	Clarksburg Savings & Loan Association	2-19-23	Court Decree	No record
Clarksburg	Commercial Savings & Loan Company	No record	Court Decree	No record
Clarksburg	Eureka Building & Loan Company	9-4-06	No record	No record
Clarksburg	Harrison County Savings & Loan Association	2-1-22	Voluntary	No record
Clarksburg	Security Savings & Loan Company	9-17-17	Voluntary	No record
Cottageville	Cottageville Building & Loan Association	4-24-24	Voluntary	Par
Fairmont	East Side Building & Loan Association	11-20-44	Voluntary	Par
Fairmont	Empire Building & Loan Association	4-27-07	Voluntary	No record
Fairmont	Fairmont Savings Loan Society	10-12-10	Voluntary	No record
Fairmont	Mountaineer Building & Loan Assn.	1-3-40	Voluntary	Par
Fayetteville	Fayetteville Building & Loan Assn.	7-29-36	Converted into Federal	Par
Grafton	Grafton Buildings & Loan Association	4-27-20	Voluntary	No record
Harpers Ferry	Harpers Ferry & Bolivar Bldg. & Loan Assn.	11-7-10	Voluntary	No record

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Huntington	Cabell Building & Loan Association	12-11-62	Converted into Federal	No record
Huntington	Home Building Loan Association	1926	Voluntary	No record
Huntington	Huntington Building & Loan Assn.	4-20-21	Through Com. Sav. Loan Co.	No record
Huntington	Home Building & Savings Company	9-4-10	Voluntary	No record
Huntington	Industrial Building & Loan Company	10-9-09	Voluntary	No record
Huntington	New Jackson Building & Loan Association	8-1-34	Voluntary	No record
Huntington	New Jackson Building & Loan Association	7-1-34	Converted into Federal	No record
Huntington	Star Building & Loan Association	Nov. 1920	Voluntary	No record
Kenova	Kenova Building & Loan Association	5-16-24	Thru Jackson B & L ASSN.	Par
Kingwood	Kingwood Building & Loan Association	4-16-45	Voluntary	Par
Lewisburg	Blue Grass Building & Loan Association	9-25-36	Converted into Federal	Par
Logan	Citizens Savings & Loan Company	2-19-18	Thru Tstee E. L. Hogsett	Above par
Logan	Logan County Building & Loan Association	1-10-45	Voluntary	Par
Martinsburg	Acme Building & Loan Association	1922	Court Decree	No record
Martinsburg	Eureka Building & Loan Association	1916	Voluntary	No record
Martinsburg	Martinsburg Building & Loan Association	2-14-52	Voluntary	Par
Martinsburg	Martinsburg Home Building & Loan Assn.	2-17-09	Voluntary	No record
Martinsburg	Farmers & Laborers Building & Loan Assn.	7-11-22	Court Decree	No record
Montgomery	Montgomery Building & Savings Association	8-12-37	Voluntary	No record
Morgantown	Athens Building & Loan Association	1-17-44	Voluntary	Above par
Morgantown	Guardian Investment Company	5-4-43	Voluntary	No record
Morgantown	Fidelity Building & Loan Association	6-30-48	Voluntary	Above par
Morgantown	Franklin Building & Loan Association	5-27-37	Voluntary	No record
Morgantown	Peoples Building & Loan Association	12-27-07	Voluntary	No record
Morgantown	Sabraton Building & Loan Association	6-29-46	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Morgantown	Morgantown State Savings & Invest. Assn.	6-30-49	Voluntary	Par
Morgantown	Westover Building & Loan Association	6-5-40	Voluntary	No record
Moundsville	American Building & Loan Association	2-9-37	Converted into Federal	No record
Mount Hope	Glen Jean Building & Loan Association	8-5-20	Voluntary	No record
Mount Hope	Mount Hope Building & Loan Association	6-5-46	Voluntary	Above par
New Martinsville	Doolin Building & Loan Association	6-23-36	Converted into Federal	No record
Oak Hill	New River Building & Loan Association	1926	Thru Fayetteville B & LA.	Par
Parkersburg	Citizens Building Association	9-21-38	Court Order	No record
Parkersburg	Exchange Building Association	6-24-41	Voluntary	Near par
Parkersburg	Traders Builders Association	10-15-45	Voluntary	Above par
Pt. Pleasant	Modern Building & Loan Assn.	10-24-28	Robert L. Hogg, Receiver	No record
Pt. Pleasant	Progressive Building & Loan Association	4-16-37	Receivership	Nothing
Ravenswood	Conservative Building & Loan Association	9-5-35	Converted into Federal	No record
Ripley	Ripley Building & Loan Association	10-29-35	Voluntary	No record
Shepherdstown	Potomac Permanent Building & Loan Assn.	3-22-49	Voluntary	Above par
Sistersville	Sistersville Building & Loan Association	8-29-34	Converted into Federal	No record
Spencer	Roane County Building & Loan Association	11-9-36	Voluntary	No record
Summersville	Summersville Building & Loan Association	3-8-52	Voluntary	Par
Wellsburg	Advance Building Association	6-25-47	Voluntary	Above par
Wellsburg	Brooke County Building & Loan Association	12-30-52	Voluntary	Near par
Wheeling	Consolidated Building & Loan Association	No record	No record	No record
Wheeling	Ohio Valley Savings & Loan Association	8-7-11	Court Decree	No record
Wheeling	United Building & Loan Association			Near par
Wheeling	Wheeling Savings & Loan Association	1-4-36	Receivership	Liquidated
Williamson	Atlas Building & Loan Association	6-30-31	Voluntary	No record

INFORMATION CONCERNING STATE CHARTERED CREDIT UNIONS

January 1, 1982 - December 31, 1983

NEW CHARTERS	APPROVED
UMW Dist. #31 Credit Union, Fairmont, West Virginia	May 5, 1982
Inco Credit Union, Huntington, West Virginia	August 13, 1982
Wayne County School Employees Credit Union, Huntington, West Virginia	May 1, 1982
West Virginia Corporate Credit Union, Parkersburg converted from a federal credit union to a state chartered credit union.	May 3, 1982
Barbour County Education Credit Union, Philippi, West Virginia	February 8, 1982

CLOSED CREDIT UNIONS

Gramco Employees Credit Union, Grafton merged with Credit Union One, Dublin, Ohio June 1, 1983.

Parkersburg Postal Employees Credit Union, Parkersburg merged with Public Debt Parkersburg Federal Credit Union, Parkersburg March 22, 1982.

U. I. Employees Credit Union, Parkersburg merged with West Virginia League Central Credit Union, Parkersburg November 4, 1982.

CONSOLIDATED REPORT OF CONDITION
OF ACTIVE STATE CHARTERED CREDIT UNIONS
PERIODS ENDING DECEMBER 31, 1982 AND DECEMBER 31, 1983

($.00 omitted)

	12-31-82	12-31-83
Number of Credit Unions	26	26
ASSETS		
Loans to members	$ 30,388,247	$ 33,452,468
All other loan accounts	-0-	760,493
TOTAL LOANS	$ 30,888,247	$ 34,212,961
Allowance for loan losses	$ -0-	$ 214,838
Cash	$ 4,092,215	$ 1,130,762
INVESTMENT SECURITIES		
U. S. Govt. obligations	$ -0-	$ 2,453,362
Federal Agency Sec.	371,583	1,323,158
Common trust inv.	-0-	317,905
Corp. Central (CD)	-0-	2,614,681
Bank (Cert. Dep)	-0-	325,964
S&L MSB (Cert. Dep)	-0-	187,510
Other CUS (Cert. Dep)	-0-	6,842
Shares in CLF	-0-	54,345
All other investments	3,466,969	1,367,482
TOTAL INVESTMENTS	$ 3,838,552	$ 8,651,249
Land and Building (Net of Dep)	$ 467,785	$ 1,480,499
Other fixed assets	1,673,812	443,336
All other assets	570,887	758,574
TOTAL ASSETS	$ 41,531,498	$ 46,462,543

($.00 omitted)

	12-31-82	12-31-83
LIABILITIES		
Promissory Notes	$ 1,587,700	$ 2,517,200
Other notes	1,562,622	514,779
Accounts payable	-0-	97,015
Interest on deposits payable	-0-	530,409
Dividends Payable	319,604	94,771
Deposits	-0-	1,357,716
All other liabilities	786,603	62,610
TOTAL LIABILITIES	$ 4,256,529	$ 5,174,500
EQUITY/SAVINGS		
Share certificate	$ 633,622	$ 14,739,381
Share drafts	449,060	1,145,538
IRA, Keogh Accounts	16,500	375,326
Other shares	33,599,214	22,574,486
TOTAL SHARES	$ 34,698,396	$ 38,834,731
Regular reserves	$ 1,520,008	$ 1,398,690
Other reserves	163,799	483,748
Undivided earnings	892,766	570,874
EQUITY TOTAL	$ 2,576,573	$ 2,453,312
TOTAL EQUITY/SAVINGS	$ 37,274,969	$ 41,288,043
TOTAL LIABILITIES/EQUITY/SAVINGS	$ 41,531,498	$ 46,462,543

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS PERIODS ENDING DECEMBER 31, 1982 AND DECEMBER 31, 1983 OF ACTIVE STATE CHARTERED CREDIT UNIONS

($.00 omitted)

	12-31-82	12-31-83
Number of Credit Unions	26	26
Interest on loans	$ 4,034,138	$ 4,441,261
Less interest refund	-0-	31,481
Income from investments	556,712	843,536
Other operating income	155,519	159,359
TOTAL GROSS INCOME	$ 4,746,369	$ 5,475,637
EXPENSES		
Employee compensation	$ 611,038	$ 646,473
Employee benefits	-0-	107,190
Travel and conference expense	-0-	29,056
Association dues	-0-	33,625
Office occupancy	86,678	117,006
Office operation expense	330,264	453,026
Educational and promotion	-0-	33,771
Loan servicing expense	-0-	32,393
Professional & outside services	-0-	95,472
Provision for loan losses	-0-	206,650
Member insurance	-0-	212,688
Operating fees	-0-	8,969
Cash over and short	-0-	2,758
Interest on borrowed money	1,281,979	408,920
Annual meeting expense	-0-	15,182
Miscellaneous operating expense	823,017	228,187
TOTAL OPERATING EXPENSE	$ 3,132,976	$ 2,631,366
INCOME FROM OPERATIONS	$ 1,613,393	$ 2,844,271
NON-OPERATING GAINS OR LOSSES		
Gain (Loss) on investments	$ -0-	$ (8,183)
Gain (Loss) on Disp of Assets	$ -0-	$ 375
Other non-operating income	$ -0-	$ 37,684
TOTAL INCOME (LOSS) BEFORE DIVIDENDS	$ 1,613,393	$ 2,874,147
Transfer to reg & stat reserves	$ 215,060	$ 181,778
Dividends	$ 1,321,433	$ 2,453,789
*Interest on deposits		$ 86,826
NET INCOME (LOSS)	$ 76,900	$ 151,754

* Interest on deposits included in dividends for 1982.

NATIONAL CARBON EMPLOYEES CREDIT UNION, ANMOORE

President, Samuel Jermont Secretary-Treasurer, Suzanne B. Fragmin

($.00 omitted)

ASSETS

	12/31/82	12/31/83
Total loans	$ 1,566,760	$ 1,475,118
Cash	14,523	36,307
Corporate credit unions		231,724
Fixed assets	18,081	25,223
Other assets	83,064	37,171
TOTAL ASSETS	$ 1,682,428	$ 1,805,543

LIABILITIES & EQUITY CAPITAL

Total shares	$ 711,291	$ 1,548,937
Reserves (statutory)	171,883	94,023
Other liabilities	628,088	-0-
Undivided earnings	171,166	162,583
TOTAL LIABILITIES & EQUITY	$ 1,682,428	$ 1,805,543

CORHART EMPLOYEES CREDIT UNION, BUCKHANNON

President, Russell Butcher Secretary, Larry Dean

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 5,934	$ 11,893
Cash	5,738	3,109
Corporate credit unions	-0-	37,990
Other assets	22,941	210
TOTAL ASSETS	$ 34,613	$ 53,202

LIABILITIES & EQUITY CAPITAL

Total shares	$ 31,925	$ 50,890
Dividends payable	1,343	1,087
Reserves (statutory)	639	880
Undivided earnings	706	345
TOTAL LIABILITIES & EQUITY	$ 34,613	$ 53,202

CABOT EASTERN CREDIT UNION, CHARLESTON

President, David M. Wright — Secretary-Treasurer, Martha Landers

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 90,513	$ 98,824
Cash	10,895	5,747
Corporate credit unions	-0-	17,502
Fixed assets	50	89
Other assets	29,090	1,181
TOTAL ASSETS	$ 130,548	$ 123,343

LIABILITIES & EQUITY CAPITAL

Total shares	$ 104,681	$ 100,115
Dividends payable	2,933	3,109
Reserves (statutory)	14,850	9,544
Undivided earnings	8,084	10,575
TOTAL LIABILITIES & EQUITY	$ 130,548	$ 123,343

CHARLESTON POSTAL EMPLOYEES CREDIT UNION, CHARLESTON

President, Robert E. Price — Secretary-Treasurer, J. L. Deweese

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 637,753	$ 592,485
Cash	65,111	57,464
Corporate credit unions	-0-	122,827
Fixed assets	2,929	-0-
Other assets	53,730	54,854
TOTAL ASSETS	$ 759,523	$ 827,630

LIABILITIES & EQUITY CAPITAL

Total shares	$ 500,599	$ 732,702
Dividends payable	552	-0-
Reserves (statutory)	15,869	15,328
Other liabilities	174,835	862
Undivided earnings	67,668	78,738
TOTAL LIABILITIES & EQUITY	$ 759,523	$ 827,630

LOCAL NO. 317 I.A.F.F. CREDIT UNION, CHARLESTON

President, Charles N. Morgan Secretary-Treasurer, Kenneth Morgan

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 190,399	$ 222,984
Cash	24,018	22,720
Corporate credit unions	-0-	8,010
Fixed assets	100	100
Other assets	1,846	2,024
TOTAL ASSETS	$ 216,363	$ 255,838

LIABILITIES & EQUITY CAPITAL

Total shares	$ 162,727	$ 198,477
Reserves (statutory)	28,861	30,238
Other liabilities	2,566	2,566
Undivided earnings	22,209	24,557
TOTAL LIABILITIES & EQUITY	$ 216,363	$ 255,838

WEST VIRGINIA PUBLIC EMPLOYEES CREDIT UNION, CHARLESTON

President, John Cook Treasurer, Donald J. Simpson

Manager and Loan Officer, Robert Mallory

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 1,137,240	$ 1,570,711
Cash	9,446	84,076
Corporate credit unions	-0-	18,283
Fixed assets	5,152	9,362
Other assets	284,394	334,550
TOTAL ASSETS	$ 1,436,232	$ 2,016,982

LIABILITIES & EQUITY CAPITAL

Total shares	$ 1,306,664	$ 1,621,644
Dividends payable	21,893	12,717
Reserves (statutory)	8,293	10,561
Other liabilities	103,203	371,060
Undivided earnings	(3,821)	1,000
TOTAL LIABILITIES & EQUITY	$ 1,436,232	$ 2,016,982

CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION, CLARKSBURG

President, Ralph E. De Garmo — Treasurer, Alex Xenakis

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 962,671	$ 1,020,764
Cash	26,429	9,425
Corporate credit unions	-0-	20,010
Other assets	246,749	346,530
TOTAL ASSETS	$ 1,235,849	$ 1,396,729

LIABILITIES & EQUITY CAPITAL

Total shares	$ 781,739	$ 1,270,291
Reserves (statutory)	90,860	89,705
Other liabilities	338,504	11,987
Undivided earnings	24,746	24,746
TOTAL LIABILITIES & EQUITY	$ 1,235,849	$ 1,396,729

UMW DIST. #31 CREDIT UNION, FAIRMONT

President, Gene Conner — Secretary, Jerry Miller

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 160,814	$ 400,014
Cash	39,201	16,951
Corporate credit unions	-0-	101,760
Fixed assets	-0-	94
Other assets	185,300	104,207
TOTAL ASSETS	$ 385,315	$ 623,026

LIABILITIES & EQUITY CAPITAL

Total shares	$ 383,669	$ 607,671
Reserves (statutory)	742	9,046
Other liabilities	904	1,019
Undivided earnings	-0-	5,290
TOTAL LIABILITIES & EQUITY	$ 385,315	$ 623,026

GARY CREDIT UNION, GARY

President, Frank C. Bacho — Secretary-Treasurer, Kenneth B. Franklin

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 81,420	$ 47,255
Cash	16,817	12,643
Other assets	-0-	620
TOTAL ASSETS	$ 98,237	$ 60,518

LIABILITIES & EQUITY CAPITAL

Total shares	$ 61,900	$ 44,555
Dividends payable	10,012	5,758
Reserves (statutory)	2,492	3,757
Other liabilities	371	313
Undivided earnings	23,462	6,135
TOTAL LIABILITIES & EQUITY	$ 98,237	$ 60,518

CABELL COUNTY EMPLOYEES CREDIT UNION, HUNTINGTON

President, J. Boyce Taylor — Treasurer, O. S. Kittinger, Jr.

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 22,359	$ 15,293
Cash	1,822	2,555
TOTAL ASSETS	$ 24,181	$ 17,848

LIABILITIES & EQUITY CAPITAL

Total shares	$ 21,326	$ 16,917
Reserves (statutory)	1,433	524
Undivided earnings	1,422	524
TOTAL LIABILITIES & EQUITY	$ 24,181	$ 17,848

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HUNTINGTON CHESAPEAKE AND OHIO RAILWAY EMPLOYEES CREDIT UNION, HUNTINGTON

President, J. G. Adkins — Treasurer, Alfred V. Harshbarger

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 13,105,938	$ 13,530,525
Cash	3,013,341	401,015
Fixed assets	1,503,490	1,373,622
Other assets	717,100	3,983,955
TOTAL ASSETS	$ 18,339,869	$ 19,289,117

LIABILITIES & EQUITY CAPITAL

Total shares	$ 9,060,229	$ 18,486,070
Dividends payable	293,453	-0-
Reserves (statutory)	270,264	270,264
Other liabilities	8,580,915	378,269
Undivided earnings	135,008	154,514
TOTAL LIABILITIES & EQUITY	$ 18,339,869	$ 19,289,117

HUNTINGTON POSTAL CREDIT UNION, HUNTINGTON

President, Major W. Sims — Treasurer, Glen E. Wilson

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 3,082,641	$ 4,021,176
Cash	32,135	17,334
Corporate credit unions	-0-	39,874
Fixed assets	36,576	31,731
Other assets	570,143	1,048,910
TOTAL ASSETS	$ 3,721,495	$ 5,159,025

LIABILITIES & EQUITY CAPITAL

Total shares	$ 1,466,680	$ 2,093,054
Dividends payable	-0-	41,280
Reserves (statutory)	193,576	193,053
Other liabilities	1,989,479	2,800,056
Undivided earnings	71,760	31,582
TOTAL LIABILITIES & EQUITY	$ 3,721,495	$ 5,159,025

INCO CREDIT UNION, HUNTINGTON

President, Verlin E. Dunkle — Treasurer, Ivan E. Holley, Jr.

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 5,853,709	$ 6,946,821
Cash	700,645	262,313
Corporate credit unions	-0-	9,625
Fixed assets	396,925	474,588
Other assets	73,793	62,752
TOTAL ASSETS	$ 7,025,072	$ 7,756,099

LIABILITIES & EQUITY CAPITAL

Total shares	$ 5,003,366	$ 7,129,492
Reserves (statutory)	473,701	441,651
Other liabilities	1,547,215	172,122
Undivided earnings	790	12,834
TOTAL LIABILITIES & EQUITY	$ 7,025,072	$ 7,756,099

WAYNE COUNTY SCHOOL EMPLOYEES CREDIT UNION, WAYNE

President, Phillip Alexander — Treasurer, Tracy L. Foster

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 1,800	$ 40,894
Cash	6,673	3,837
Corporate credit unions	-0-	5,757
Fixed assets	73	47
Other assets	36,149	118,960
TOTAL ASSETS	$ 44,695	$ 169,495

LIABILITIES & EQUITY CAPITAL

Total shares	$ 44,053	$ 164,111
Dividends payable	-0-	2,157
Reserves (statutory)	840	1,995
Undivided earnings	(198)	1,232
TOTAL LIABILITIES & EQUITY	$ 44,695	$ 169,495

ABC CREDIT UNION, LUMBERPORT

President, Bernard N. Brackenrich — Secretary, Charles E. Loar

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 20,775	$ 30,265
Cash	818	1,010
Corporate credit unions	-0-	23,653
Other assets	11,186	305
TOTAL ASSETS	$ 32,779	$ 55,233

LIABILITIES & EQUITY CAPITAL

Total shares	$ 30,473	$ 50,797
Reserves (statutory)	725	1,793
Undivided earnings	1,581	2,643
TOTAL LIABILITIES & EQUITY	$ 32,779	$ 55,233

C. H. I. E. CREDIT UNION, MARTINSBURG

President, Darlene Brindle — Secretary-Treasurer, Doris R. Price

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 73,764	$ 80,407
Cash	39	5,736
Corporate credit unions	-0-	12,571
Fixed assets	77	77
Other assets	7,471	1,058
TOTAL ASSETS	$ 81,351	$ 99,849

LIABILITIES & EQUITY CAPITAL

Total shares	$ 63,469	$ 91,281
Reserves (statutory)	1,734	1,438
Other liabilities	10,904	4,223
Undivided earnings	5,244	2,907
TOTAL LIABILITIES & EQUITY	$ 81,351	$ 99,849

EXTENSION CREDIT UNION, MORGANTOWN

President, Dale Colyer — Secretary-Treasurer, Joyce Weaver

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 60,809	$ 83,442
Cash	305	-0-
Corporate credit unions	-0-	1,157
Other assets	13,985	1,041
TOTAL ASSETS	$ 75,099	$ 85,640

LIABILITIES & EQUITY CAPITAL

Total shares	$ 60,353	$ 67,046
Reserves (statutory)	7,424	7,429
Other liabilities	209	2,709
Undivided earnings	7,113	8,456
TOTAL LIABILITIES & EQUITY	$ 75,099	$ 85,640

FOSTORIA EMPLOYEES CREDIT UNION, MOUNDSVILLE

President, Robert A. Simsa — Secretary-Treasurer, Orie Young

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 96,551	$ 38,886
Cash	8,249	6,287
Corporate credit unions	-0-	13,625
Fixed assets	1,267	1,140
Other assets	53,352	97,171
TOTAL ASSETS	$ 164,419	$ 157,109

LIABILITIES & EQUITY CAPITAL

Total shares	$ 138,218	$ 135,887
Reserves (statutory)	8,387	4,262
Other liabilities	342	392
Undivided earnings	17,472	16,568
TOTAL LIABILITIES & EQUITY	$ 164,419	$ 157,109

CORNING PADEN CITY EMPLOYEES CREDIT UNION, PADEN CITY

President, J. S. Richmond — Treasurer, Loretta Richmond

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 114,147	$ 68,808
Cash	40,033	35,910
Corporate credit unions	-0-	120,094
Fixed assets	576	453
Other assets	43,542	-0-
TOTAL ASSETS	$ 198,298	$ 225,265

LIABILITIES & EQUITY CAPITAL

Total shares	$ 168,656	$ 194,163
Dividends payable	8,519	9,625
Reserves (statutory)	6,763	8,100
Other liabilities	165	10,163
Undivided earnings	14,195	3,214
TOTAL LIABILITIES & EQUITY	$ 198,298	$ 225,265

IDEAL CREDIT UNION, PARKERSBURG

President, Walter Lyons — Treasurer, James Sigley

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 8,066	$ 12,620
Cash	4,065	3,557
Fixed assets	27	27
Other assets	7,465	7,313
TOTAL ASSETS	$ 19,623	$ 23,517

LIABILITIES & EQUITY CAPITAL

Total shares	$ 16,745	$ 20,705
Reserves (statutory)	1,512	1,716
Undivided earnings	1,366	1,096
TOTAL LIABILITIES & EQUITY	$ 19,623	$ 23,517

O. AMES EMPLOYEES CREDIT UNION, PARKERSBURG

President, Karl D. Guinn — Treasurer, D. H. Cooper

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 387,247	$ 458,405
Cash	35,868	44,714
Other assets	130,706	114,754
TOTAL ASSETS	$ 553,821	$ 617,873

LIABILITIES & EQUITY CAPITAL

Total shares	$ 4,050	$ 3,990
Dividends payable	5,812	235
Reserves (statutory)	14,438	22,563
Other liabilities	331,118	371,362
Undivided earnings	198,403	219,723
TOTAL LIABILITIES & EQUITY	$ 553,821	$ 617,873

WEST VIRGINIA CORPORATE CREDIT UNION, PARKERSBURG

President, David Accord — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 715,924	$ 1,296,364
Cash	59	(210,187)
Fixed assets	664	443
Other assets	47,379,153	41,185,147
TOTAL ASSETS	$ 48,095,800	$ 42,271,767

LIABILITIES & EQUITY CAPITAL

Total shares	$ 40,779,848	$ 40,133,330
Dividends payable	63,622	230,029
Reserves (statutory)	128,178	219,506
Other liabilities	6,925,315	1,517,313
Undivided earnings	198,837	171,589
TOTAL LIABILITIES & EQUITY	$ 48,095,800	$ 42,271,767

WEST VIRGINIA LEAGUE CENTRAL CREDIT UNION, PARKERSBURG

President, W. Oswell Ellison — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 2,443,873	$ 2,784,357
Cash	8,075	18,289
Corporate credit unions	-0-	1,693,057
Fixed assets	6,540	5,872
Other assets	1,906,426	195,643
TOTAL ASSETS	$ 4,364,914	$ 4,697,218

LIABILITIES & EQUITY CAPITAL

Total shares	$ 2,375,134	$ 3,399,683
Reserves (statutory)	117,499	106,680
Other liabilities	1,802,027	1,106,976
Undivided earnings	70,254	83,879
TOTAL LIABILITIES & EQUITY	$ 4,364,914	$ 4,697,218

BARBOUR COUNTY EDUCATION CREDIT UNION, PHILIPPI

President, Glenn J. Sweet — Treasurer, Herbert W. Smith, Jr.

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 3,661	$ 4,806
Cash	5,405	394
Corporate credit unions	-0-	44,133
Other assets	18,633	272
TOTAL ASSETS	$ 27,699	$ 49,605

LIABILITIES & EQUITY CAPITAL

Total shares	$ 27,279	$ 48,092
Dividends payable	-0-	730
Reserves (statutory)	224	587
Undivided earnings	196	196
TOTAL LIABILITIES & EQUITY	$ 27,699	$ 49,605

DEMUTH EMPLOYEES CREDIT UNION, VIENNA

President, Denzil D. Wiggins — Treasurer, Sandra K. George

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 685,597	$ 569,412
Cash	10,980	66,063
Corporate credit unions	-0-	91,975
Fixed assets	1,567	1,291
Other assets	31,431	13,945
TOTAL ASSETS	$ 729,575	$ 742,686

LIABILITIES & EQUITY CAPITAL

Total shares	$ 515,233	$ 632,894
Dividends payable	-0-	15,598
Reserves (statutory)	73,298	60,563
Other liabilities	101,688	13,526
Undivided earnings	39,356	20,105
TOTAL LIABILITIES & EQUITY	$ 729,575	$ 742,686

WHEELING POSTAL CREDIT UNION, WHEELING

President, Larry Coil, Jr. — Treasurer, Francis McBride

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 79,964	$ 79,486
Cash	6,158	5,934
Other assets	713	596
TOTAL ASSETS	$ 86,835	$ 86,016

LIABILITIES & EQUITY CAPITAL

Total shares	$ 70,269	$ 68,183
Reserves (statutory)	9,756	10,914
Undivided earnings	6,810	6,919
TOTAL LIABILITIES & EQUITY	$ 86,835	$ 86,016

WHECAN CREDIT UNION, WHEELING

President, William Platt, Jr. — Treasurer, Ed Neugebauer

($.00 omitted)

ASSETS

	12-31-82	12-31-83
Total loans	$ 13,840	$ 7,320
Cash	5,424	7,377
Corporate credit unions	-0-	1,061
Fixed assets	166	124
Other assets	41,783	52,261
TOTAL ASSETS	$ 61,213	$ 68,143

LIABILITIES & EQUITY CAPITAL

Total shares	$ 49,598	$ 57,087
Dividends payable	-0-	2,478
Reserves (statutory)	3,996	2,200
Undivided earnings	7,619	6,378
TOTAL LIABILITIES & EQUITY	$ 61,213	$ 68,143

SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA

As of December 31, 1983

Location	Name
Beckley	Beckley Loan Company
Beckley	C.I.T. Financial Services
Beckley	Beneficial Finance Co. of WV
Beckley	Peoples Finance Corporation, Inc.
Beckley	Public Finance Corporation of WV
Beckley	Security Pacific Finance Corporation
Bluefield	Barclays American/Financial of WV, Inc.
Bluefield	Peoples Loan Company
Bluefield	Union Loan Company, Inc.
Charleston	Associates Financial Services, Co., Inc.
Charleston	AVCO Financial Services of Wheeling, Inc.
Charleston	Beneficial Finance Co. of WV
Charleston	C.I.T. Financial Services
Charleston	Household Finance Corporation
Charleston	Public Finance Corporation
Charleston	Public Finance Corporation
Charleston	Norwest Financial West Virginia, Inc.
Charles Town	Jefferson Finance Company, Inc.
Clarksburg	Associates Financial Services Company
Clarksburg	Beneficial Finance Co. of WV
Clarksburg	C.I.T. Financial Services
Clarksburg	Household Finance Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Security Pacific Finance Corporation
Clarksburg	Norwest Financial West Virginia, Inc.
Dunbar	Norwest Financial West Virginia, Inc.
Elkins	Landmark Finance Corporation
Elkins	Security Pacific Finance Corporation
Fairmont	Household Finance Corporation
Fairmont	Public Finance Corporation
Fairmont	Norwest Financial West Virginia, Inc.
Franklin	Franklin Financial Services, Inc.
Huntington	Associates Financial Services Company
Huntington	AVCO Financial Services of Wheeling, Inc.
Huntington	Beneficial Finance Co. of WV
Huntington	Liberty Finance Corporation
Huntington	Public Finance Corporation
Huntington	Security Pacific Finance Corporation
Huntington	Norwest Financial West Virginia, Inc.
Keyser	Landmark Finance Corporation
Lewisburg	Beneficial Finance Co. of WV

Logan	Ashland Finance Company
Logan	C.I.T. Financial Services of WV
Logan	Security Pacific Finance Corporation
Martinsburg	Associates Financial Services Co., Inc.
Martinsburg	Finance America Corp. of WV (SLL)
Martinsburg	Finance One of WV, Inc.
Martinsburg	Landmark Finance Corporation
Martinsburg	Security Pacific Finance Corporation
Montgomery	Beneficial Finance Co. of WV
Moorefield	Easy Loan Company
Morgantown	Beneficial Finance Co. of WV
Morgantown	Finance America Corporation (SLL)
Morgantown	Household Finance Corporation
Morgantown	Norwest Financial West Virginia, Inc.
New Cumberland	Hancock Finance Corporation
New Martinsville	Budget Finance Company
Nitro	United Financial Services of West Virginia, Inc.
Northfork	Northfork Loan Company
Oak Hill	AVCO Financial Services of Wheeling, Inc.
Oak Hill	Oak Hill Finance Company
Oceana	AVCO Financial Services of Wheeling, Inc.
Parkersburg	Associates Financial Services Co., of WV, Inc.
Parkersburg	Beneficial Finance Company of WV
Parkersburg	Family Finance, Inc.
Parkersburg	Finance One of WV, Inc.
Parkersburg	Norwest Financial West Virginia, Inc.
Petersburg	Valley Finance Company
Princeton	Beneficial Finance Co. of WV
Princeton	Peoples Loan Company of Princeton
Ravenswood	Public Finance Corporation
Ripley	Jackson Finance Corporation
St. Albans	Beneficial Finance Co. of WV
St. Marys	Mid-Ohio Valley Loan Company
South Charleston	Public Finance Corporation
Sprague	City Finance Company of Sprague #1
Sprague	City Industrial Savings & Loan Co. #3
Vienna	Household Finance Corporation
Vienna	Public Finance Corporation
Weirton	Public Finance Corporation
Welch	Security Pacific Finance Corporation
Welch	State Loan Company
Wellsburg	Courtesy Loan & Finance Company

Weston	Norwest Financial West Virginia, Inc.
Westover	Finance One of WV, Inc.
Wheeling	Associates Financial Services, Co., Inc.
Wheeling	Beneficial Finance Co. of WV
Wheeling	Ohio Valley Finance Company
Wheeling	Norwest Financial West Virginia, Inc.

CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

($.00 omitted)

	12-31-82	12-31-83
Number of Licensees	105	91
ASSETS		
Cash on Hand in Banks	$ 328,890	$ 342,322
LOANS		
Gross Loans Receivable	$78,671,282	$ 58,576,762
Installment Sales Contracts Purchased	$ 10,434,475	$ 8,101,804
Less Income Collected but not Earned	$ 19,444,472	$ 13,685,178
Less Reserve for Loan Loss	$ 3,031,283	$ 2,435,350
NET LOANS	$ 66,630,002	$ 50,558,038

MONEY ORDER COMPANIES

Companies authorized by the Commissioner of Banking to engage in business of issuing and selling checks, drafts, money orders, etc. in the State of West Virginia during the fiscal year ending December 31, 1983 are listed below.

Location	Name
Charleston, West Virginia	Food Haven, Inc.
Dallas, Texas	Republic Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, California	BankAmerica Corp. Travelers Cheques
New York, New York	Barclays Bank International, L.T.D.
New York, New York	The Chase Manhattan Corp.
New York, New York	Thomas Cook, Inc.
Cincinnati, Ohio	First National Cincinnati Corporation
New York, New York	Citicorp, Inc.
Dallas, Texas	Associates Financial Express, Inc.

CONSOLIDATED REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

($.00 omitted)

	12-31-82	12-31-83
Number of banks	111	101
ASSETS		
Cash & due from banks	$ 554,288	$ 539,410
U. S. Treasury securities	629,775	1,005,173
Other U. S. obligations	898,561	864,082
Obligations of states, etc.	782,716	822,658
Other securities	38,437	73,052
Federal Funds sold	733,849	493,947
Loans (net)	2,877,314	3,037,006
Direct lease financing	8,365	7,943
Bank Premises, F & F	138,578	146,673
Other Assets	130,732	155,156
TOTAL ASSETS	$ 6,792,615	$ 7,145,100
LIABILITIES AND EQUITY CAPITAL		
TOTAL DEPOSITS	$ 5,470,134	$ 5,882,506
Federal Funds purchased	464,439	388,210
Other liabilities	255,893	247,530
Mortgage indebtedness	7,195	6,688
Notes & debentures	6,449	4,165
Capital Stock	81,372	87,005
Surplus	175,700	182,512
Undivided Profits	322,313	337,003
Capital Reserves	9,120	9,481
TOTAL EQUITY CAPITAL	$ 588,505	$ 616,001
TOTAL LIABILITY & EQUITY CAPITAL	$ 6,792,615	$ 7,145,100

CONDENSED
REPORT OF CONDITION OF
NATIONAL BANKS IN WEST VIRGINIA

		Deposits ($.00 omitted)	
Number of banks		12-31-82 111	12-31-83 101
City	Name		
Alderson	First National Bank of Alderson	$ 25,991	$ 30,557
Ansted	The National Bank of Ansted	16,050	16,930
Barboursville	Guyan National Bank	11,756	13,753
Beaver	Mountain National Bank	15,412	16,061
Beckley	Beckley National Bank	148,471	154,391
Beckley	First National Bank	9,730	10,399
Beckley	Raleigh County National Bank	137,767	133,190
Belle	First National Bank of Belle	32,324	35,415
Berkeley Springs	Citizens National Bank of Berkeley Springs	26,601	29,980
Big Chimney	Elk National Bank	20,300	21,349
Bluefield	First National Bank of Bluefield	102,415	103,856
Bluefield	Flat Top National Bank	124,117	123,236
Bradley	Crossroads National Bank	4,600	7,380
Bradley	National Bankers Trust	1,822	Became a branch of Raleigh County National Bank, Beckley
Buckhannon	The Central National Bank	83,575	97,171
Buckhannon	Upshur National Bank	7,925	8,309
Cameron	The First National Bank of Cameron	11,995	12,368
Charleston	Charleston National Bank	295,420	259,406
Charleston	The City National Bank of Charleston	73,516	78,068
Charleston	Kanawha Banking & Trust Co, N.A.	167,448	183,450
Charleston	Kanawha Valley Bank, N.A.	334,989	368,286
Charleston	The National Bank of Commerce	139,477	145,238
Chester	First National Bank of Chester	12,405	13,512
Clarksburg	The Empire National Bank of Clarksburg	77,464	85,097
Clarksburg	Union National Bank of West Virginia	206,262	217,446
Davis	The National Bank of Davis	6,256	6,453
Elkins	Citizens National Bank of Elkins	68,844	76,319
Elkins	Tygarts Valley National Bank of Elkins	19,854	23,249
Fairmont	City National Bank of Fairmont	78,137	96,098
Fairmont	Community Bank and Trust, N. A.	86,055	137,845
Fairmont	First National Bank	101,823	110,015
Fairmont	Middletown National Bank	23,873	Became a branch of Community Bank & Trust, N.A., Fairmont
Fayetteville	The Fayette County National Bank	14,718	15,911
Follansbee	Citizens National Bank of Follansbee	19,770	21,063
Gauley Bridge	The Gauley National Bank	15,295	14,478
Grafton	The First National Bank of Grafton	21,780	24,475

Hamlin	The Lincoln National Bank	42,029	40,772
Hinton	First National Bank of Hinton	30,980	33,775
Hinton	The National Bank of Summers	40,008	42,784
Huntington	The First Huntington National Bank	170,521	250,294
Huntington	The Guaranty National Bank	97,341	100,803
Huntington	Heritage National Bank	20,881	24,249
Huntington	The Old National Bank of Huntington	4,805	8,159
Inwood	South Berkeley National Bank	10,159	Became a branch of Peoples National Bank, Martinsburg
Kenova	The First National Bank of Kenova	13,240	13,219
Keyser	The National Bank of Keyser	35,879	41,559
Keystone	First National Bank of Keystone	23,878	27,074
Kingwood	Albright National Bank of Kingwood	48,398	55,714
Logan	American National Bank	14,080	13,672
Logan	The National Bank of Logan	99,756	103,136
Madison	Boone National Bank	58,586	65,352
Marlinton	First National Bank	26,399	29,864
Martinsburg	Citizens National Bank of Martinsburg	52,914	59,544
Martinsburg	The Old National Bank	70,139	84,369
Martinsburg	Peoples National Bank	38,557	57,095
Martinsburg	Suburban National Bank	11,961	Became a branch of Old National Bank, Martinsburg
Matewan	The Matewan National Bank	52,359	58,685
Monongah	National Bank of Monongah	17,822	19,903
Montgomery	Merchants National Bank	43,397	46,116
Montgomery	The Montgomery National Bank	43,292	48,745
Moorefield	South Branch Valley National Bank	27,849	30,888
Morgantown	Central National Bank	15,208	17,403
Morgantown	The First National Bank of Morgantown	138,088	195,070
Morgantown	Mountaineer National Bank	17,407	Became a branch of Community Bank & Trust, N.A., Fairmont
Morgantown	The Suncrest National Bank	37,962	Became a branch of First National Bank, Morgantown
Moundsville	First National Bank	37,043	37,644
New Martinsville	First National Bank	30,734	33,685
New Martinsville	First Wetzel National Bank	8,387	Became a branch of Wheeling National Bank, Wheeling
Northfork	First Clark National Bank	28,479	31,266
Oak Hill	Merchants & Miners National Bank	49,503	51,580
Parkersburg	Parkersburg National Bank	188,261	256,671
Parsons	The First National Bank	14,104	16,128
Peterstown	The First National Bank	8,426	9,297
Philippi	First National Bank in Philippi	39,019	41,083
Piedmont	The First National Bank of Piedmont	12,539	16,371
Point Pleasant	Citizens National Bank of Point Pleasant	66,201	Became a branch of First Huntington National Bank, Huntington
Rainelle	Western Greenbrier National Bank	21,574	24,102
Richwood	Cherry River National Bank	23,379	26,038
Ripley	The First National Bank of Ripley	39,570	42,735

Romney	The First National Bank of Romney	27,174	28,838
Ronceverte	The First National Bank in Ronceverte	42,483	44,312
Ronceverte	The Ronceverte National Bank	41,122	42,483
Rowlesburg	Peoples National Bank of Rowlesburg	7,262	7,597
St. Albans	Citizens National Bank of St. Albans	44,112	52,984
St. Marys	The First National Bank	21,349	21,745
Salem	First National Bank of Salem	7,866	8,031
Scott Depot	Teays Valley National Bank	11,887	Became a branch of Kanawha Banking & Trust, N.A., Charleston
Sistersville	Union National Bank	10,201	10,259
Sophia	Gulf National Bank	14,550	14,817
Spencer	First National Bank of Spencer	41,246	42,778
Sutton	The Home National Bank	36,515	38,673
Terra Alta	First National Bank	24,554	30,486
Vienna	Ohio Valley National Bank	36,141	39,336
Vienna	Union Central National Bank	9,865	10,034
Webster Springs	Webster County National Bank	24,766	25,260
Weirton	First National Bank of Weirton	29,622	29,960
Weirton	Weirton National Bank	26,613	Became a branch of Wheeling National Bank, Wheeling
Welch	McDowell County National Bank	64,961	64,956
Wellsburg	Wellsburg National Bank	32,971	36,014
West Hamlin	First National Bank of West Hamlin	19,626	21,183
Weston	Stonewall National Bank	9,419	8,737
Weston	The Weston National Bank	41,216	43,639
West Union	First National Bank in West Union	12,597	14,797
Wheeling	The First National Bank & Trust Co. of Wheeling	83,081	94,324
Wheeling	First West Virginia Bank, N. A. - Community	14,282	16,[illegible]
Wheeling	First West Virginia Bank, N. A. - Warwood	22,510	24,[illegible]
Wheeling	Security National Bank & Trust Co.	98,010	117,539
Wheeling	Wheeling National Bank	78,488	117,677
Williamson	First National Bank	46,661	50,042
Williamson	The National Bank of Commerce	56,100	59,821
Williamstown	The Williamstown National Bank	17,533	19,150
TOTAL DEPOSITS		$ 5,470,134	$ 5,882,506